

## Tips to Identify a Cyber Scam

Cyber-crime is constantly evolving, and it is important to remain vigilant to protect your personal data. Below are a few tips and reminders to help you maintain your virtual security.

- Financial institutions, including Summit Financial, will never send you unprompted requests for personal information (social security number, passwords, account numbers, etc.). Do not share personal data over the phone or via email to an unfamiliar source.
- Work with people you know and trust. It's common for scammers to reach out pretending to be a reliable source from an institution you may be affiliated with.
  - o If you receive a call from an unfamiliar party, note the name and contact information. Hang up and reach back out via the institution's customer service number or email. Confirm the validity of the contact prior to taking any further action.
  - o If you receive an email asking for personal information, do not respond. Emails may also contain a hyperlink to provide information. Do not click this link as it may create vulnerability in your network and open access to outside parties. Keep a look out for the following types of emails as they may be phishing activities:
    - Strange or aggressive subject lines or verbiage ("Urgent Open Immediately")
    - Errors in spelling or grammar
    - Generic greetings – scams are rarely personalized
    - Threats or scare tactics ("If you do not respond to verify your account, it will be closed effective immediately")
- Monitor your accounts and keep an eye out for suspicious activity. Report activities that are out of the ordinary to the respective financial institution.
  - o Set up automatic alerts as a quick and safe way to stay up to date with your account activity.
  - o Regularly change passwords utilizing strong criteria and use two-factor authentication when available.
    - Two-factor authentication adds an additional layer of security, requiring a 1) username/password and 2) usually pin confirmation via text or email.

Our team members are trusted contacts who can assist you if these scenarios occur. Feel free to reach out at any time should you have questions or concerns on keeping your accounts secure.

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