



*You can't be the best,  
if you're only the same!*

## SECURITY UPDATE - DECEMBER 2021

### Protect yourself from debit and credit card fraud!

#### Do you use your debit or credit card for shopping?

With one click of a button, you can purchase furniture, food, books and much more online. While convenient, it is always best to follow secure and safe steps to prevent fraudulent activity.

#### Things you can do right now to avoid debit and credit card fraud:

1. Set up your Oak Bank [iBank](#) online account access. This will prevent a fraudulent user from creating an online account with your personal information or accessing your account. Plus, using Oak Bank's iBank, you can conveniently monitor your accounts anytime.
2. Oak Bank allows you to set up alerts on your account to keep tabs on daily transactions. Use the Mobile Banking App to "Manage My Cards" or download the CardValet® App today.
3. Memorize your debit card PIN number.
4. Never give your debit card PIN to anyone over the phone.
5. Always have a secure network connection while online shopping.
6. Always check ATM machine and gas pump sliders before swiping your card. Beware of credit and debit card "skimmers", where criminals can attempt to steal your card information. When in doubt, pay inside or pay with cash.
7. Always keep your credit card in your view during a transaction and refuse to sign any blank receipts.
8. Check your credit report regularly.
9. Use strong passwords, change passwords frequently and never use the same password for multiple accounts.
10. While you are online, remember to guard your information. You should clear logins and passwords. Never select the "remember password" option.
11. Be alert for phishing emails. Never click on email links that appear suspicious. Always manually type the URL address into the web browser if you need to visit the website.
12. Be alert for phishing phone calls. Never give out any personal information over the phone.
13. Protect sensitive information by shredding any mail, invoices, etc. that contain personal or account information.
14. Keep a record of your card numbers, expiration dates, and any important 1-800 numbers in a discrete, safe location in the event you need to report a lost or stolen card.



### What should you do if or when you see a discrepancy or suspect fraud on your account?

1. Contact ALL your financial institutions, not just the account that has the issue.
2. Have the financial institution freeze the fraudulent account(s).
3. Place a fraud alert on your credit report.
4. File a report with the Federal Trade Commission.
5. File a report with the police.
6. Monitor ALL of your other accounts for discrepancies.

### Resources:

1. Check your credit score anytime: <https://www.annualcreditreport.com/index.action>
2. Credit Bureaus:
  - Equifax: 1.800.685.1111 or [www.equifax.com](http://www.equifax.com)
  - Experian: 1.800.311.4769 or [www.experian.com](http://www.experian.com)
  - TransUnion: 1.800.916.8800 or [www.transunion.com](http://www.transunion.com)

For more resources, please visit: <https://www.oakbankonline.com/resource-center/personal-banking-resources/>

**The best defense is a great offense. Protect yourself so that your debit or credit card is not used for fraud.**

**Please call 608.441.6000 with any questions or concerns you might have.**

➤ For additional security information you can visit **Oak Bank's Security Information** on our website.