



Media Contacts:

Aleis Stokes
(aleis.stokes@icba.org)
202-821-4457

Pam Goetting
(p.goetting@heritagebank-ky.com)
859-586-9200

ICBA and HERITAGE BANK Provide Consumer Tips on Cyber Security

Cybersecurity crimes are increasing, and consumers need to be aware of how to prevent attacks

BURLINGTON, KY (Oct. 18, 2013)—October is Cyber Security Awareness Month, and the Independent Community Bankers of America® (ICBA) and Heritage Bank want consumers to know valuable tips and advice on how to be safe online. ICBA and Heritage Bank encourage members of the public to stay informed and become educated on how to prevent their financial information from being stolen and misused.

“Cybercriminals are on the prowl looking for unsuspecting victims online to hijack sensitive financial information,” said Bill Loving, ICBA chairman and president and CEO of Pendleton Community Bank, Franklin, W.Va. “The community banking industry as a whole needs to be aware of the increased risk of cybercrimes. It’s vital that we stay alert to protect our customers and financial institutions from these criminals.”

ICBA and Heritage Bank provide consumers valuable tips when it comes to taking proactive cybersecurity measures:

- Be sure to use unique passwords for all financial online accounts. Never share your password, account number, PIN or answers to security questions.
- Do not save credit or debit card, banking account or routing numbers, or other financial information, on your computer, phone or tablet.
- Be careful about using a password on mobile devices. Be sure to set your devices to automatically lock after a selected period of time to ensure no one can access your smartphone, tablet or laptop.
- Do not provide your secure financial information over the phone or Internet if you are unsure of who is asking for it. Contact your bank directly by using the phone number on the back of your debit or credit card, or stop in your bank to speak with someone in person. Remember, your bank will never contact or text you asking for personal or banking information. Assume any unsolicited text request is fraudulent.
- Be aware of the location of your mobile devices (smartphones, tablets) at all times. Only log on financial websites when you have a secure, safe and trusted Internet connection.

“At Heritage Bank, we are always working to protect our customers,” said Lytle Thomas, President, Heritage Bank. “If you think your online identity has been compromised, please contact us immediately.” “The sooner you alert proper authorities about suspicious activity, the sooner it can be resolved. If you have any questions about cyber crimes in general, our staff is here to provide answers.”

For additional information about Cyber Security Awareness Month, visit Stay Safe Online's website at <http://staysafeonline.org/ncsam/>.

About ICBA

The Independent Community Bankers of America®, the nation's voice for nearly 7,000 community banks of all sizes and charter types, is dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education and high-quality products and services. For more information, visit www.icba.org.

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