



# GUARDING AGAINST A SCAM

## 10 ESSENTIAL STEPS TO SAFEGUARD YOUR FINANCES AND IDENTITY

In today's digitally advanced landscape, scammers have found unprecedented ease in executing deceitful schemes. Through emails, text messages and even deceptive calls, fraudsters exploit technology to orchestrate their crimes from all corners of the world. Their proficiency is undeniable, and their success is alarming.

STAR Financial Bank is committed to ensuring the security of your account, maintained by a dedicated team specializing in fraud investigations. Leveraging cutting-edge technology, this team identifies, mitigates and counters fraudulent activities to provide your account with comprehensive protection. While these measures are taken on your behalf, there are proactive steps you can take to significantly reduce your vulnerability to fraud and scams.

1. Acknowledge that you are a potential target. Stay informed and remain vigilant about the latest trends in fraud.
2. Establish strong passwords for critical accounts such as email, banking and medical records.
3. [Activate Multi-Factor Authentication](#) (MFA) for all eligible accounts to add an extra layer of security.
4. Regularly monitor your bank account balances and transaction history to quickly detect any anomalies.
5. Safeguard your online banking access and refrain from sharing it with anyone.
6. Exercise caution with Peer-to-Peer (P2P) payments such as Paypal, Venmo, Zelle, CashApp etc. for online marketplace transactions.
7. Exercise discernment on online platforms, including dating sites, investment opportunities and job offers. Be wary of offers that seem too good to be true. Opt for established retailers when shopping online.
8. Shield your social security number and exercise caution while divulging personal information.
9. Secure your digital devices, including cell phones, laptops and tablets:
  - a. Disable Bluetooth when not in use.
  - b. Utilize secure Wi-Fi connections; avoid public Wi-Fi for sensitive activities like email and banking.
  - c. Ensure your devices are free from malware or viruses, and keep software up-to-date.
  - d. Employ strong passwords, locks, or biometric security for your devices.
10. Strengthen your defenses by initiating a credit profile freeze with the major credit bureaus:
  - a. Experian
  - b. Equifax
  - c. TransUnion

For any inquiries or assistance related to your account, please visit your local branch or contact our customer solutions team at 1-800-395-STAR (7827). Your security is our utmost priority.