



**HARBOR<sup>®</sup>**  
**COMMUNITY BANK**  
*Banking the way it used to be.*

**Prevention is key in stopping any attempt by a fraudster to gain information or access your company's equipment or systems.**

**Best Practice ideas for general fraud prevention:**

- Never send financial or account information using regular email, it is insecure and easily compromised
- Never download or install files from unknown sources
- Don't click on web ads or pop-ups
- Don't respond to unsolicited emails, open links in them or view attachments to them
- Set strict password criteria (i.e. at least six digits, one upper, one lower case letter, one number and one special character)
- Keep antivirus software up-to-date
- Install a dedicated and actively managed firewall

**When corresponding with your clients or customers be suspicious if:**

- A customer or client changes their primary means of communicating with you (sends email when they usually call), ***call the customer or client to verify***
- The customer or client changes payment information or instructions during a transaction or at the last minute, ***call the customer or client to verify***
- A wire transfer is returned for any reason and you are notified by the Bank of this return, ***call the customer or client to verify***
- You receive email communications from your customer or client that seem unusual or different in style, tone or grammar, ***trust your intuition and call the customer or client to verify***

**Immediately contact the Bank if anything seems suspicious as every minute counts in reversing or stopping a transaction.**

