

## Email Scams

By nature, email is not a secure form of communication. Phishing, pronounced "fishing," is a technique fraudsters use to steal personal information by luring consumers to fraudulent websites and requesting personal information such as bank account information, credit card numbers, PINs, passwords or social security numbers. Criminals can use this information to steal money from your accounts, open new accounts in your name or obtain official documents using your identity.

Scam emails often rely on fear, warning consumers their account will be closed if their information is not updated or "verified." Links within the emails direct recipients to websites designed to look like websites you trust, like your bank or credit card company. By using a familiar look and language, criminals trick victims into providing personal information.

Here are a few ways to protect yourself from Internet and email fraud (phishing):

- Do not click on links in unexpected emails requesting confidential information.
- Delete email and text messages asking you to confirm or provide personal information. Legitimate companies will never ask for this information through insecure channels
- Before submitting confidential information, make sure you are using a secure internet connection. Verify the web address begins with *https://*, which indicates a secure connection. You should also look for a lock icon in your browser's address bar.
- Install and run updated anti-virus and anti-spyware software regularly. Both viruses and spyware can leave your computer vulnerable to attack and intrusion.
- Install a firewall and regularly install updates. A firewall will prevent attacks on your computer through the internet by determining if a requested connection is malicious.
- Monitor your accounts and credit report regularly to be sure all transactions are legitimate.
- Watch for misspelling or grammatical errors on forms requesting confidential information. Hackers often make errors while rushing to get a bogus website in place.
- If you're concerned about your account or need to reach an organization you do business with, call the number on your financial statements or on the back of your credit card.

Busey will never request personal information through email or by phone. If you receive an email or phone call requesting your personal, confidential information that appears to be from Busey, DO NOT respond and contact us immediately at 1.800.67 | Busey.



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