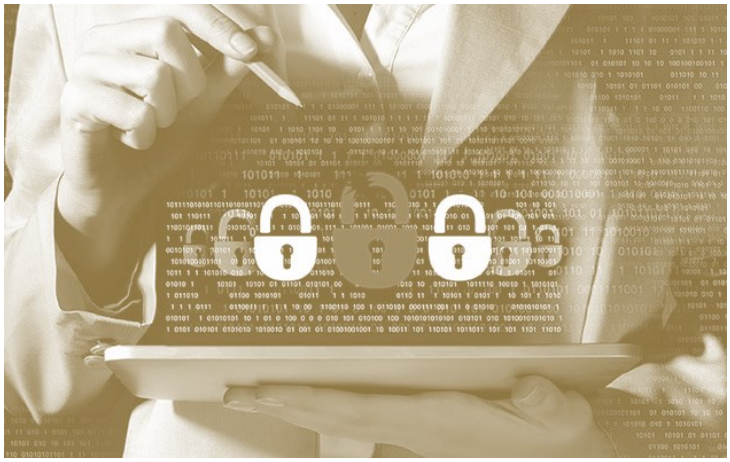
ACH Information

Quarter 1 | 2020
Issue 11
SUMMITBANK

Avoiding Cybercrime in the Age of Information

Online identity theft, fraud, webcam hackers, ransomware cyberattacks, phishing and other scams pose real threats to all of us.

Today, *cyber* is a household word—digital technology surrounds us in our everyday lives. You might say that it doesn't matter to you, as you're not a 'big cheese' in the business word. Big mistake. *All* individuals save data on their computers that is potentially profitable for scammers.



Cybercrime – Types of Threats – A definition of cybersecurity is "the integrated protection of internet-connected systems—hardware, software, and data from attacks. What are the types of cyberattacks that lie in our virtual path?

- **Webcam cybercrime** means that scammers can hack web cameras to spy on you when using Trojan horse attacks.
- **Screenshot managers** take a snapshot of your PC when you click a doubtful link or download a file from a suspicious source.
- **Ad clickers** display enticing ads that motivate you to click on them, which then install malware.
- **Distributed Denial-of-Service (DDoS) Attacks** disrupt business/e-commerce websites by directing floods of internet traffic to a server or surrounding infrastructure.
- **Identity cybercrime** occurs when an online hacker gets unauthorized access to your personal data—for example when you provide personal information to a phone or email scammer.

Tips for Staying Safe Online

Paying for damages to reputation, credit, and equipment can add up fast. Prevention is the best protection against cyberattacks:

1. Install a current antivirus system, and always keep it updated.

2. Never use the same password for multiple websites. Do not use identifying facts, such as your birthdate or name.

3. Protect your security system with a firewall to prevent unwanted traffic.

4. Pay attention to LED indicators that notify you about web cam use. Indicators are RED on external devices and BLUE on laptops.

5. Be cautious with strangers. Do not accept tech support or chat requests if you are unsure about the legitimacy of the source.

2020 Holidays	Date	Day
Memorial Day	May 25	Monday
Labor Day	September 7	Monday
Columbus Day	October 12	Monday
Veterans Day	November 11	Wednesday
Thanksgiving Day	November 26	Thursday
Christmas Day	December 25	Friday

Your Team

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Contact Us

Monday-Friday
8:00AM—5:00PM, PST

541.684.7586
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Thank you for reading our latest ACH Information Newsletter!

All future editions will include information about Remote Deposit Capture (RDC) and Wire Processing.

Please let us know if there's something you'd like to see, or if you have questions. We are available M-F, 8:00AM-5:00PM, PST.

Locations:

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Remember these ACH Tips:

- Please submit your ACH file for processing no later than 3:45PM, PST Monday-Friday.
- If you receive an over-limit email alert, please email us at eBanking@sbko.bank and let us know that you initiated the file and that it is okay to approve and process.
- Please ensure that you obtain an authorization for each person you process debit or credit entries.
- Authorizations must be kept in a secure location.
- Ensure you retain the authorizations on file for a minimum of 2 years after termination and revocation.
- Do not share log in information.
- We highly recommend you purchase a copy of the NACHA (National Automated Clearing House Association) Operating Rules.
- NACHA Operating Rules can be purchased at nacha.org .

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