



## Tips for a Safe, Secure Online Shopping Experience

**HUDSON, WISCONSIN (Nov. 29, 2013)**—With the holidays quickly approaching, the Independent Community Bankers of America® (ICBA) and **First American Bank** offer consumers the following tips to consider if they are planning to make any of their holiday purchases online.

“Even though the holiday season can be quite busy, it’s never too busy to ensure that your personal information is safe when shopping online,” said Bill Loving, ICBA chairman and president and CEO of Pendleton Community Bank, Franklin, W.Va.

The total financial loss attributed to identity theft in 2013 is estimated to be \$21 billion, according to the [Department of Justice and Javelin Strategy and Research](#). Consumers need to be on high alert this holiday season, and any time they choose to make purchases online, to avoid falling victim to identity theft and to protect their sensitive financial information.

With that in mind, ICBA and **First American Bank** offer the following tips:

- Make sure your computer and browser are secure. Set your firewall, anti-virus and anti-spyware software to automatically update and scan your computer.
- Don’t create passwords that include easily accessible personal information, such as mother’s maiden name or date of birth. Instead, use something unique that only you know.
- Don’t give personal information over the phone, through the mail or on the Internet unless you know whom you’re dealing with and preferably only if you’ve initiated the contact. Never give out Social Security or driver’s license numbers. If you must share personal information, confirm that you are dealing with a legitimate organization.
- If you receive an email asking for personal information, do not hit the reply button or click on any link in the email. Instead, go directly to the sender’s site by typing in its website address.
- Look for secure sites with an “s” in the URL (https://) and a closed-padlock icon on the Web page when making purchases. These websites are secure.
- Always double-check the URL to be sure you are shopping with the company you intended to shop with. A simple typo can help identity thieves.

“The most important thing is our customers’ safety and financial security,” **John Malmberg, President of First American Bank**. “If any customer has questions about the security of their financial information, our team at **First American Bank** is than happy to answer any problems or concerns you might have. We want information about you and your family to be safe and protected at all times.”

To learn more about community banks, visit [www.icba.org](http://www.icba.org).

### 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](http://www.icba.org).*