



## NEWS AND INFORMATION



Bob Johnston

There is an ancient saying that when a dove flaps its wings, the wind currents shift for thousands of miles across mountains and seas. It's just a poetic way of saying that everything we do

has a ripple effect and that we're all interconnected and have a responsibility to look after one another and future generations. It seems that Americans are starting to forget what made this country so great. Are words like honor and integrity just words anymore, and are promises something people used to keep? Our country has many challenges today...it's how we face these challenges that define our character. It's our country, it's our future, and it's in our hands. Bobby Kennedy once said, "Some men see things as they are and say why. I dream things that never were and say why not." America needs to dream again!

Bob Johnston  
 President



## FNB WELCOMES NEWEST AG LOAN OFFICER



Farmers National Bank is pleased to introduce Mike Urish. Mike joined the Prophetstown office on March 24<sup>th</sup> as Vice President – Lending. He is a graduate of Augustana College and has specialized in ag lending for 4 years. Mike was raised on a farm in Stephenson County and now resides north of Morrison where he continues to grain farm, and manages a small cow herd with his wife, 2 sons and a daughter. He is looking forward to meeting customers as he makes farm visits this summer and fall.

## Great News! Coming Soon "Bill Pay"

We're very excited here at FNB and hope you will be too! In the very near future, we will be enhancing our online banking system! With these "New" enhancements, we will be introducing "**Bill Pay**". Existing Online Banking Users: Watch for information and instructions to be mailed very shortly on how to get signed into our newly enhanced online bank system that includes "**Bill Pay**". New Users: If you are currently not signed up for online banking and would like to become an online banking user, stop by any of our 3 convenient locations for more information.

# DETER IDENTITY THEFT BY SAFEGUARDING YOUR INFORMATION

The following are some tips on how to safeguard your information and help prevent social engineering scams from impacting you.

- Don't give out your personal information on the phone, through e-mail or over the internet unless you know who you are dealing with.
- Shred financial documents and paperwork before discarding them.
- Never click on links sent in unsolicited e-mails.
- Protect your Social Security Number. Give it out only if absolutely necessary or ask to use another identifier.
- Don't use obvious passwords such as your birth date, mother's maiden name, last four digits of your SSN, etc.
- Monitor your bank statements and notify your bank when you discover a potentially fraudulent transaction.
- Keep your personal information in a secure place at home.

Most importantly, monitor your credit report regularly for unauthorized transactions. The three nationwide consumer credit reporting companies provide a FREE copy of your credit report annually when you request it. Go to: [annualcreditreport.com](http://annualcreditreport.com)

Equifax®: 800-525-6285  
Web site: [www.equifax.com](http://www.equifax.com)

Experian®: 888-Experian (397-3742)  
Web site: [www.experian.com](http://www.experian.com)

TransUnion®: 800-680-7289  
Web site: [www.transunion.com](http://www.transunion.com)

*Be sure to read carefully to make certain you are not subscribing to a service you really don't want.*

## Be Alert: Familiarize Yourself with Common Frauds and Scams

Don't fall victim to telephone scams claiming to be the bank calling for any of your personal information, your card number or any other account numbers.

Industry wide, cyber-criminals and fraudsters are stealing consumer's banking account information and identity. Cyber-crime, like most types of crime, has a long-term effect on those who have been victimized. Social Engineering is a common term used to describe techniques used by cyber-criminals to manipulate people to divulge confidential information. In most cases, the attacker never comes face-to-face with the victim.

### Some common types of scams include:

- Phishing—Fraudulent scam used by fraudsters to acquire sensitive account or identity information through e-mail/electronic communication.
- Vishing—Also called VoIP phishing. Same as Phishing, but instead of being directed by e-mail/electronic communication to a web site, the message asks the user to make a telephone call.
- SMISHing—Similar to Phishing, the name is derived from SMS (Short Message Service). Text messages on cell phones bait receivers into providing secure information.

## Safeguarding Your FNB Shazam Debit Card & Personal Information

Farmers National Bank has partnered with SHAZAM, our electronic funds transfer network, to utilize a monitoring system, called SHAZAM R.A.D.A.R., to help guard your debit card against fraudulent activity. If suspicious activity is detected on your debit card, you will be contacted by Farmers National Bank, or a SHAZAM fraud specialist calling on our behalf, to verify the transactions in question.

Please remember that we will NOT ask you for your debit card number or personal identification number (PIN) to verify your identity. Always use caution when providing your debit card information, and contact us immediately if you suspect your debit card has been stolen or compromised.

To report a stolen debit card or fraudulent transactions, contact your local FNB office or call Shazam at 1-800-383-8000

If you have any questions, please contact FNB Customer Service.