Corporate Account Takeover

Corporate Account Takeover is the business equivalent of personal identify theft. Hackers, backed by professional criminal organizations, are targeting small and medium businesses to obtain access to their web banking credentials or remote control of their computers. These hackers will then drain the deposit and credit lines of the compromised bank accounts, funneling the funds through others that quickly redirect the monies overseas into hacker's accounts.

As a business owner, you need an understanding of how to take proactive steps and avoid, or least minimize, most threats.

- Use a dedicated computer for financial transactional activity. DO NOT use this computer for general web browsing and email
- Apply operating system and application updates (patches) regularly
- Ensure that anti-virus/spyware software is installed, functional and is updated with the most current version
- Have host-based firewall software installed on computers
- Use latest versions of Internet browsers, such as Explorer, Firefox or Google Chrome with "pop-up" blockers and keep patches up to date
- Turn off your computer when not in use
- Contact your information technology provider to determine the best way to safeguard the security of your computers and networks
- Employee awareness:
  Provide continuous communication and training to employees using online banking systems
  Communicate that passwords should be strong and should not be stored on the device used
  Employees should adhere to dual control procedures

Visible warning signs that your system/network may have been compromised:

- Inability to log into online banking
- Dramatic loss of computer speed
- Changes in the way things appear on the screen
- Computer locks up so the user is unable to perform any functions
- Unexpected rebooting or restarting of the computer
- Unexpected request for a one time password (or token) in the middle of an online session
- Unusual pop-up messages, especially a message in the middle of a session that says the connection to the bank system is not working
- New or unexpected toolbars and/or icons
- Inability to shut down or restart the computer

Call us immediately at (940) 549-8880 if you believe that your First State Bank account has been compromised.