

Fraud Prevention Tips:

Protecting your accounts starts with staying alert and following good security practices.

Online & Mobile Banking Security

- Use strong, unique passwords for all financial accounts.
- Enable multi-factor authentication (MFA) whenever available.
- Never share your online banking credentials, security codes, or passwords with anyone.
- Access online banking only through trusted websites and official mobile apps.
- Avoid conducting banking transactions on public Wi-Fi networks.

Safety Email & Text Message

- Be cautious of emails, texts, or phone calls requesting personal or account information.
- Never click on suspicious links or open unexpected attachments.
- Verify requests directly with your bank using a known phone number.
- Watch for phishing attempts that create urgency or threaten account closure.

Account Monitoring

- Review account activity regularly through online banking or account alerts.
- Sign up for transaction alerts to receive notifications of account activity.
- Report unauthorized transactions immediately.
- Reconcile business and personal accounts monthly.

Debit Card & ATM Safety

- Shield the keypad when entering your PIN.
- Inspect ATMs for unusual devices that may indicate card skimming.
- Never write your PIN on your card or keep it in your wallet.
- Notify your bank immediately if your card is lost or stolen.

Check Fraud Prevention

- Store checks in a secure location.
- Use permanent black gel ink when writing checks.
- Review cleared checks for unauthorized alterations.
- Consider Positive Pay services if available for business accounts.

Common Red Flags

- Unexpected requests for account information.
- Pressure to act immediately.
- Requests to purchase gift cards or send funds via wire transfer.
- Notices claiming you've won a prize but must pay a fee.
- Emails or texts containing spelling errors, unusual links, or unfamiliar sender addresses.

If You Suspect Fraud

Do not provide any personal information.

Contact The St Henry Bank immediately 419-678-2358.

Please know that The St Henry Bank will never call you asking for username, password, or security information.

If you suspect fraud, review your accounts for any suspicious activity.