

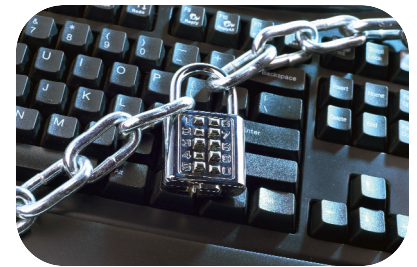
Fraud Prevention Tips

Protect Yourself From Online Banking Scams:

The online banking industry has seen an increase in fraudulent activity over the last several months. With key loggers, virus attacks, and phishing scams becoming more prevalent, are you doing all you can to protect yourself from becoming a victim of fraud? Many cyber criminals, also referred to as fraudsters, don't want to steal your identity in the traditional sense. They don't want to get a credit card or a mortgage or a checking account in your name and live their life off of your good credit history. They simply want to take your money and move on to the next victim. While most companies that do business on the Internet, including Bank Mutual, are very diligent in providing online protection for their customers, the first line of defense is knowledge about what you, the end-user, can do to protect yourself. The two most prevalent types of fraud, "Keylogging" and "Phishing," occur through viruses on your computer. In both cases, the end result is the fraudster capturing your login credentials.

Keystroke Logging (Keylogging)

Keylogging is a method by which fraudsters record your actual keystrokes and mouse clicks. Keyloggers are "Trojan" software programs that target your computer's operating system (Windows, Mac OS, etc.) and are "installed" via a virus. They can be particularly dangerous because the fraudster will capture your user ID and password, account number, Social Security Number, and anything else you type. If you are like most users and have the same ID and PIN/Password for many different online accounts, you will essentially grant the fraudster access to any company with whom you conduct business. After all, they've got your login credentials so they appear to be a valid user. Here are some ways you can prevent yourself from being a victim of keystroke logging:



- Use Anti-Virus Software. This is the single most important thing you can do to protect your computer from viruses. There are many on the market today – some cost money while others are free. If you opt to use a free version, make sure it is being offered by a reputable company and do research on the company and its product before installing.
- Keep your Operating System up-to-date with the latest security patches.
- Adjust browser settings to prompt the user whenever a web site tries to install a new program or Active-X control.
- Carefully read all End User Licensing Agreements and avoid downloading software when licensing agreements are difficult to understand.
- Don't open e-mail from untrustworthy sources.
- For more information, see <http://www.us-cert.gov/>.



Bank Mutual

Trust. The feeling is Mutual.

bankmutual.com

Member
FDIC