

Reduce Your Electronic Payment Fraud Risk

Electronic payment channels are convenient and fast but failure to exercise care can expose you to scams and financial loss. Fraudsters will use social engineering emails, texts and phone calls to steal your personal credentials or scam you into making a fraudulent electronic payment. A recent common scam is the *utility scam* where someone calls and threatens to cut off your gas, water, or electric service if you don't pay them immediately using an electronic channel such as an online transfer or person-to-person payment. Utility companies do not solicit electronic payments. Below are some helpful tips you can use to remain vigilant in protecting your electronic payment channels from fraud.



- ❖ **Steer clear of phishing calls and emails.** Beware of clicking links in emails, and never provide any information over the phone. If someone stating they are from your bank or a merchant seeking payment calls you, hang up and call your bank or the merchant at the phone number listed on the back of your bank-issued debit card or on the Bank's or merchant's official website to confirm that identity of the caller.
- ❖ **Use strong passwords.** Don't use the same password for every site and never share your passwords with anyone.
- ❖ **Update your security settings.** Change your security settings to enable multifactor authentication (which is a second step to verify who you are, like a text with a code) for any accounts or services you use that support this function.
- ❖ **Sign up for text or email alerts.** Sign up for account alerts and contact your Bank immediately if you suspect unauthorized activity.
- ❖ **Don't share personal details online.** Avoid sharing your location, home address, phone number and other personal information across social media. Check your settings and permissions on each social platform, and activate any additional security features available, like two-factor authentication. Also, don't accept friend or connection requests from people you don't know.
- ❖ **Beware public Wi-Fi.** Using the free public Wi-Fi comes with risks. If you do choose to use a public Wifi network, don't log onto any secure sites, such as your mobile or online banking sites.

If you have any questions, please call our Customer First Contact Center at (203) 462-4400
(Monday – Friday (excluding bank holidays) from 8:30 a.m. to 4:30 p.m.)

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