



Safe Online Banking

Partnership for Safe Online Practices

With more services being offered online, it is easy to let your guard down to security risks on the Internet. By adapting safe online habits, you can reduce your risk of identity theft, phishing scams, and other dangers that lurk online. While Synergy Bank enlists the highest security when protecting your financial data, there are practices that you can do to strengthen our partnership for safe online banking.

1. Defend your computer

- **Install antivirus and anti-spyware from a trusted source.** These programs monitor your computer for viruses and spyware and will alert you if they find something.
- **Keep all software up-to-date.** Regularly install updates for all of the software on your computer and operating systems.
- **Never turn off your firewall.** A firewall serves as a protective barrier between your computer and the Internet.
- **Use flash drives cautiously.** Unknown flash drives can download malware on your computer.

2. Use strong passwords

- **Keep passwords secret.** Do not share passwords or PIN numbers with anyone. If you have to write them down, keep them in a locked and secure place away from your computer.
- **Use strong passwords.** Passwords should consist of long phrases that use a mixture of capital and lowercase letters, numbers, and symbols. Make sure the passwords for your router and wireless connection at home is strong.

3. Make sure webpages are secure

- **Check for evidence of encryption.** A secure web address usually begins with "https" rather than "http" and has a closed padlock in the address bar or in the lower right corner of the window.
- **Don't send sensitive information.** Do not send sensitive information via email, instant messages, or text messages. These methods may not be secure.
- **Be aware of phishing scams.** Phishing is the use of emails, instant or text messages to convince you to divulge sensitive information. Synergy Bank will never ask you to give personal or account information in an email.
- **Don't be tricked into downloading malware.** Be cautious about opening attachments or clicking links in an email or on social networks, even if you know the sender. Confirm with them that the message is legitimate.

4. Paying Bills and Shopping Online Safely

- **Do financial transactions from your home computer.** The security of a public computer and wireless connection may be unreliable. Monitor your account activity for suspicious transactions.
- **Make safe online transactions.** Buy from reputable stores and donate to legitimate charities. Read the site's privacy policy to see if they resell your information. Be sure to print and save a copy of your order so that you have a record of the purchase.

6. Act immediately if you are a victim of a scam

- **Put a fraud alert on your credit reports.** Contact one of the major U.S. credit bureaus so that no financial institution grants new credit without your approval. Confirm that they will contact the other two companies. The fraud alert can be placed for 90 days and then renewed afterwards. Get your free credit report and dispute any errors, such as accounts you didn't open or debits you didn't occur. Also contact the fraud department of each business that reported the errors.
- **Close accounts accessed or opened fraudulently.** Notify Synergy Bank and any of your other financial institutions to alert them of the fraud. Open new accounts with new passwords and PINs.
- **File a police report.** Get a copy to show your bank that you are a crime victim. Also report to the U.S. Federal Trade Commission at ftc.gov/idtheft or call 1.877.438.4438.
- **Keep records of your efforts as you go.** Create a log of all telephone calls and the person with whom you spoke. Send letters by certified mail and ask for a return receipt. Keep a file of all documents.

**Your Bank. Our Community.
Stronger Together.**

Essential Contact Information:

Federal Trade Commission
ftc.gov/idtheft 1.877.438.4438

Credit Reporting Companies
Equifax 1.800.525.6285
Experian 1.888.397.3742
TransUnion 1.800.680.7289

Local Police Departments
Houma PD 985.873.6371
Thibodaux PD 985.446.5021