

BANKNOTES

Spring 2022

Citizens cib
INDEPENDENT **Bank**

**Building
Relationships**

It's what we do.

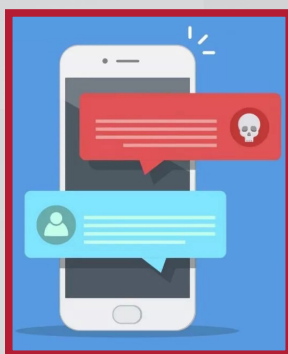
www.bankcib.com

Member FDIC

■ Spot & Stop Messaging Attacks

WHAT ARE MESSAGING ATTACKS?

Smishing (SMS phishing) are attacks that occur when cyber attackers use SMS, texting, or similar messaging technologies to trick you into taking an action you should not take. Perhaps they fool you into providing your credit card details, get you to call a phone number to get your banking information, or convince you to fill out an online survey to harvest your personal information. What makes messaging attacks so dangerous is there is far less information and fewer clues in a text than there is in an email, making it much harder for you to detect that something is wrong.



COMMON SCAMS

A common scam is a message telling you that you won an iPhone, and you only need to click on a link and fill out a survey to claim it. In reality, there is no phone and the survey is designed to harvest your personal information. Another example would be a message stating that a package could not be delivered with a link to a website where you are asked to provide information needed to complete delivery, including your credit card details to cover "service charges." In some cases, these sites may even ask you to install an unauthorized mobile app that infects and takes over your device.

Here are some questions to ask yourself to spot the most common clues of a messaging attack:

- Does the message create a tremendous sense of urgency?
- Is the message taking you to websites that ask for your personal information, credit card, passwords, or other sensitive information?
- Does the message sound too good to be true?
- Does the linked website or service force you to pay using non-standard methods such as Bitcoin, gift cards or Western Union transfers?
- Does the message ask you for the multi-factor authentication code that was sent to your phone or generated by your banking app?
- Does the message look like the equivalent of a "wrong number?" If so, do not respond to it or attempt to contact the sender; just delete it.

If you get a message from an official organization that alarms you, call the organization back directly. Don't use the phone number included in the message, use a trusted phone number instead from the company's website, a billing statement, or from the back of your credit card. Also remember that most government agencies, such as tax or law enforcement agencies, will never contact you via text message, they will only contact you by old fashioned mail.

Excerpt courtesy of SANS Institute

12th Annual Community Shred Day

Community Shred Day is back!

Join us on Saturday, May 21 to get rid of any unwanted, sensitive paperwork at our free shredding event. Along with your documents, please consider bringing a non-perishable food item to benefit St Louis Park's Emergency Program (STEP).

Please put your shred items in your vehicle's truck to make it easy for our staff to unload. Reminder: you will need to wait with your items until we are able to shred them.

**Where: CIB – St Louis Park
5000 W 36th Street**

**When: Saturday, May 21
9am to 11am**

**Keep your mortgage
payment local!**

Buying a new home? See us for your mortgage or to get pre-qualified!

Time to refinance? We'll crunch the numbers for you.



Joining the Business Team

This spring CIB welcomed two new bankers to our Business team.



Zach Schroeder

VP Business Banking

Zach brings a strong background in Commercial Real Estate to the CIB team. He is also a member of the MN Commercial Association of Real Estate (MNCAR) Program Committee. "As a Business Banker I enjoy

developing and establishing business relationships through my hard work and communication. I take pride in my ability to understand a company's needs and find ways to help them achieve their goals." Outside of CIB, Zach is a sports enthusiast – coaching hockey at St Thomas Academy and enjoying outdoor activities such as golf, skiing, snowmobiling, and fishing.



Michael Mailhot

AVP Business Banking

Michael joins the Business team with over 9 years of financial services experience and 7 years in business operations oversight and consulting. "I enjoy developing relationships with customers and learning

what is important to them. My focus is to understand a company's financial needs and provide unique solutions allowing them to achieve their goals." He makes community involvement a priority and is active as a Financial Peace Educator, Small Group Leader, and GED tutor. In his free time, Michael enjoys spending time with friends and family and activities such as softball, volleyball, bowling, and flag football.

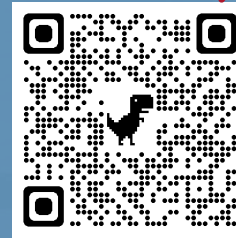
Retirements

CIB had two retirements over the winter. **Al Hilgers**, VP Business Banking, retired in January after 43 years in banking. **Nann Green**, Personal Banking Officer, retired in March after 36 years in banking.

While we will miss them as part of the CIB team, we wish them well on their next adventures.



Did you know that 99% of consumers have used the internet to find information about a local business in the last year? After your next visit to CIB, we hope you'll share your experience on Google. We appreciate your business and would love to have more customers like you!



Scan to
rate us on
Google.

Use your phone's camera to scan
code and open link at bankcib.com/review

CIB Way

Our commitment to you for a
great experience



Connect

We will: Ask the right questions to understand your needs



Propose

We will: Propose optimal solutions and together we will find the best fit



Deliver

We will: Act on solutions, confirm a timeline, and share expectations



Follow-up

We will: Ensure your satisfaction and provide ongoing strategies and tools for your success