

Protect Yourself from Online Fraud

Excerpts from the Department of Homeland Security's Stop.Think.Connect campaign.

When seeking the following information online, you can take precautions to protect yourself from fraud:

Banking

- Avoid accessing your personal or bank accounts from a public computer or public Wi-Fi network, such as the public library. Not only can cybercriminals potentially gain access to your accounts through public Wi-Fi, but strangers can easily shoulder surf and see the sensitive information on your computer or mobile device screen.
- Don't reveal personally identifiable information such as your bank account number, Social Security number, or date of birth to unknown sources.

- When paying a bill online or making an online donation, be sure that you type the website URL into your browser instead of clicking on a link or cutting and pasting it from the email.

Shopping

- Make sure the website address starts with "https"; the "s" stands for secure.
- Look for the padlock icon at the bottom of your browser, which indicates that the site uses encryption.
- Type new website URLs directly into the address bar instead of clicking on links or cutting and pasting from the email.

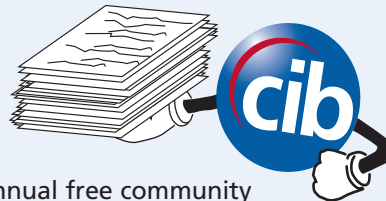


Medical Advice

- Be sure to find out who is providing the information and check that you are visiting legitimate websites when you go online.
- Look for websites ending in .edu (for education) or .gov (for government) for legitimate medical information.

10th Annual Community Shred Day!

It's time to do some spring cleaning and get rid of any unwanted, sensitive paperwork.



Join us on Saturday, April 28 for our annual free community shredding event! There is a three bag limit, and you will need to wait with your items until we are able to shred them. Along with your documents, please consider bringing a non-perishable food item to benefit St. Louis Park's Emergency Program (STEP).

▶ **Saturday, April 28 • 9:00 AM – 11:00 AM**
CIB - St. Louis Park • 5000 West 36th Street

Additional Upcoming Events:

- March 24: Robbinsdale EGGstravaganza
- May 10: Hopkins Customer Appreciation Day
- May 13: Children First Ice Cream Social
- May 19: Birdtown Half Marathon
- June 16: Parktacular Parade
- July 11: Music in Plymouth
- July 12: Whiz Bang Days Ice Cream Social
- July 15: Raspberry Festival Parade & Whiz Bang Days Parade

CIB Staff Updates

Join us in welcoming the newest members of CIB's Business Banking department!



Susan Nelson
Vice President Business Banking

Susan joined CIB-Robbinsdale last fall with over 30 years of experience in the financial services industry. "For over 30 years I have partnered with companies from a range of industries, each with their own unique styles and cultures, finding the right financial solutions for their particular needs." Susan is active in the community, volunteering for organizations including CROSS, The ALS Association, and The Minnesota Nature Conservancy.



David Ibach
Vice President Business Banking

David is the newest member of CIB's Business Banking department, joining CIB-St Louis Park in February. With over 16 years of experience, he specializes in Commercial Real Estate and C&I Lending. "There is no greater sense of accomplishment than playing a role in helping a business owner meet and exceed their financial goals. Creating insightful dialogue and listening to my clients tell their story provides me the motivation to get better every day." David serves as an Ambassador for the City of Bloomington Chamber of Commerce.

Oops, It happens...

Sometimes you need an option to allow debit transactions to clear when funds may not be available in your checking account. For your convenience, Citizens Independent Bank offers the following overdraft options (additional fees may apply):

- Bounce Protection¹ - A discretionary overdraft service requiring no action on your part that provides you a safety net up to an assigned overdraft limit.
- Bounce Protection for Debit Transactions² - Upon your request, a

discretionary overdraft service that provides you a safety net up to an assigned overdraft limit.

- Sweep Transfer³ - automatic transfer from other CIB accounts to cover overdrafts.
- Convenience Credit⁴ - A line of credit to cover overdrafts.

If you would like additional information or assistance with an overdraft option listed above, please call us at 952-915-8525 or send a secured email through Online Banking.



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