Commerce Bank

Protecting Against Account Takeover

Account Controls

- Reconcile all banking transactions daily.

- Initiate ACH payments under dual control.

- Immediately report any suspicious transactions to Commerce Bank at (662) 286-5577.

- Stay in touch with other businesses and industry sources to share information regarding suspected fraud activity.

Computer Security Tools and Practices

- Install a dedicated, actively managed firewall. A firewall limits the potential for unauthorized access to a network and computers.

- Install commercial anti-virus software on all computer systems.

- Ensure virus protection and security software is updated regularly.

- Ensure computers are patched regularly.

- Install spyware detection programs.

- Be suspicious of emails purporting to be from a financial institution, government department or other agency requesting financial information.

- If you are not certain of a source, DO NOT click on links.

- Create strong passwords with at least 10 characters.

- Prohibit the use of shared user names and passwords for online banking systems.

- Use a different password for each website that is accessed.

- Change your passwords several times each year.

- Never share username and password information **with anyone**.

- Limit administrative rights on users' workstations.

- Carry out all online banking activities from a stand-alone computer system from which email and Web browsing are not possible.

- Verify use of a secure session (https) in browser for all online banking.

- Never leave a computer unattended while using online banking or investing services.

- Never access online banking from internet cafes, public libraries, etc.

- Clear your browser cache.

Recommendations for Account Takeover Situations

- Immediately cease all activity from computer systems that may be compromised. Disconnect the Ethernet or other network connections to isolate the system from remote access.

- Immediately contact your financial institution

  - Disable online access to accounts

  - Change online banking passwords.

  - Open new accounts as appropriate.

  - Review all recent transactions and electronic authorizations on the account.

  - Ensure that no one has requested an address change, title change, PIN change or ordered new cards, checks, etc.

- Maintain a written chronology of what happened.

- File a police report, obtain a copy, and give a copy to Commerce Bank.