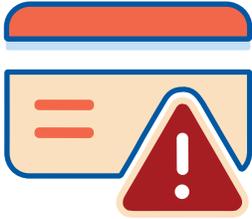


PROTECT YOURSELF FROM FRAUD

BE AWARE OF THESE RED FLAGS



- An urgent or intimidating demand for your sensitive account information.
- A request to rush regularly scheduled payments to a new address.
- A request to pay using a wire service, cryptocurrency, or gift cards.
- Unsolicited offers that sound too good to be true.
- Offers requesting upfront payment for a product, job training, processing fees, or taxes on alleged winnings.
- Promises of romance or a hardship story from someone you barely know.

FRAUD PREVENTION TIPS & TOOLS



- Be aware that government agencies, utility companies, and financial institutions will never contact you and ask for your account information – especially your login information. Never provide sensitive account information over an unsolicited telephone call or email.
- Shred all personal and financial information before disposing of it.
- Sign up for electronic statements for all accounts, credit cards, mortgages and even utilities.
- Review your credit scores at least once a year. Freeze your credit to thwart identity theft.
- Protect your computer with spam filters, anti-virus, and anti-spyware software and keep them up to date.
- Don't use public or shared Wi-Fi when conducting financial business.
- Shop online at known merchants and websites.
- Set up alerts in digital banking to help you monitor your accounts and debit cards in real time.

CHECK THEFT AND FRAUD



Protect Your Mail

- Don't leave mail in your mailbox overnight. Retrieve your mail promptly after delivery.
- If you're leaving town, ask the post office to hold your mail until you return.
- Sign up for informed delivery at USPS.com for daily email notifications of incoming mail and packages.
- Contact the sender if you didn't receive mail that you were expecting.
- Consider using security envelopes to conceal the contents of your mail.
- Avoiding mailing checks from any central receptacle such as a blue box. Deliver them to the post office or hand them to the postal carrier.



Eliminate Your Risk of Mail Theft

- Utilize Marine's Bill Pay for personal and business accounts.
- Debit regular expenses such as utilities from your bank account.
- Use the biller or vendor's online portal to pay.



Additional Tips to Reduce Check Fraud

- Write checks with a gel pen, which may help prevent the check from being washed or altered.
- Don't leave blank spaces in the payee or amount lines.
- Don't include credit card, social security or drivers license number on your checks.
- Monitor your account balances daily.
- View cleared checks to confirm that the amount, payee, and endorsement are correct.

HAVE YOU BEEN SCAMMED?



If you suspect that you may have been scammed, contact us immediately. As always, we welcome you to call or visit our branches during business hours with any questions or concerns you may have.

If something makes you go hmmm, stop, think, and verify before taking any type of action.

FORT PIERCE
603 Indian River Drive
Fort Pierce, FL 34950
772-494-1624

MELBOURNE
3303 Suntree Blvd.
Melbourne, FL 32940
321-775-1880

SEBASTIAN
1020 US Highway 1
Sebastian, FL 32958
772-589-4494

**VERO BEACH -
BEACHLAND**
571 Beachland Blvd.
Vero Beach, FL 32963
772-231-6611

**VERO BEACH -
US 1**
1450 US Highway 1
Vero Beach, FL 32960
772-778-6713

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