Security and Fraud Education

At Harborstone, we know that your personal financial information is an asset worth protecting. Please visit Harborstone.com often to view our frequently updated security resources, which will keep you informed about the latest scams and how to avoid them.

Protecting Personal And Financial Information

Let’s face it, we all have a lot on our minds. There’s almost too much to keep track of, which unfortunately means there are also many ways we might slip up or become targets of criminal activity. It’s important to stay focused in order to prevent problems and to be alert to “red flags” in order to take charge sooner rather than later. Taking some simple steps to protect your personal and financial information can be faster and easier than you might think, and it may bring you some peace of mind.

Here are some tips to help you protect yourself and your family:

- Always be aware of your surroundings, whether you are at home or anyplace else. If you are out and about, know where you are headed, be prepared, and travel purposefully.
- Pay attention to your identity information and personal details just as carefully as you secure your personal belongings.
- Store safe and secure copies of your most important documents (including crucial personal and financial information) in case you lose your wallet, purse, briefcase, or luggage.
- Be wary of anyone asking for your personal or financial information (such as your Social Security or bank account numbers). Always verify who you are communicating with, whether in person, on the phone, online, or even when using “snail mail.”
- Avoid accessing sensitive websites from any public computer, as the security of such machines is highly unreliable. When entering personal data online, make sure the site is safe, or “encrypted”; you should see https at the beginning of a website (the “s” stands for security). Check for the little padlock icon too.
- When using public wireless Internet connections, any information you enter into a web page is at risk. Avoid financial sites or any sites that require the use of your credit card when using insecure public wireless Internet connections.
- There are many ways to protect yourself online and monitor your accounts using security software, etc. Use strong passwords the same way you use locks on your home and car. Keep ALL passwords private, and update them frequently.
- Regularly check your credit report from the only true reputable website, AnnualCreditReport.com. Research your options, and turn to experts for advice.
- Be careful when sharing personal information on social media. Don’t mention you are going on vacation, for example, and avoid posting information about where you live or work or where your children go to school.
- Read everything before you sign a document, and be sure to read all privacy policies thoroughly. Opt out of any features or mailings you don’t wish to receive.
- Don’t open spam mail or any email attachments unless you are certain that they are safe. Report spam instead of attempting to unsubscribe from it. Forward unwanted or deceptive messages to the Federal Trade Commission at spam@uce.gov. Be sure to include the complete spam email.
- Use caution when discarding paperwork with personal information on it. Securely shred the documents. Similarly, if you donate, sell, or discard any hardware (cellphones, tablets, computers, etc.), be sure to “wipe” or otherwise destroy the hard drive, which means you erase any personal information on it. If you need help with this, contact the retailer where you purchased the item.
- If you or anyone in your household has been a victim of a financial crime or identity theft, be sure to call Harborstone at (253) 584-2260 or 1-800-523-3641 and any other banking institutions involved.
- If you or someone you know has been a victim of ANY serious crime, dial 911 immediately or call your local police department.

Check out these resources to learn more:

- FCC.gov How To Protect Yourself Online
- Consumer.FTC.gov How Keep Your Personal Information Secure
- PrivacyRights.org Protecting Financial Privacy: The Burden Is On You
- AnnualCreditReport.com Free Annual Credit Report

You may learn more about Harborstone’s security standards and resources at Harborstone.com/Security.

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