

**TUCK THIS CARD IN A
HANDY PLACE SHOULD
YOU NEED IT FAST.**

**WHAT TO
DO IF YOUR
IDENTITY IS
COMPROMISED.**



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by Seena Gressin, Attorney, Division of Consumer & Business Education, FTC



**STEP 1 CALL THE CNB 24-HR HOTLINE
855-293-2456
AND LET US KNOW SO WE CAN
SET EXTRA PRECAUTIONARY
RESTRICTIONS TO YOUR ACCOUNT.**

**STEP 2 REVIEW ALL YOUR ACCOUNTS
INSTANTLY WITH THE CNB \$MART
APP**

STEP 3 CALL ALL THREE CREDIT BUREAUS

**STEP 4 PROTECT YOURSELF WITH CNB
FINANCIAL SECURITY PRODUCTS**



CASTROVILLE • HONDO • LYTLE
LA COSTE • D'HANIS

MEMBER FDIC





HOW CNB CAN HELP YOU PREVENT IDENTITY THEFT

HOW SAFE IS YOUR PERSONAL INFORMATION?

Unfortunately, most of us are all too familiar with recent accounts of serious, even massive personal information data breaches.

These breaches have exposed sensitive, personal information of millions of people, leaving them vulnerable to Identity Theft. No doubt, we will hear future breaches affecting chain stores, credit bureaus and even government agencies.

Your name, address, Social Security number, birth date, driver's license, bank accounts and credit card numbers could be at risk.

These serious breaches can span months before being detected. This makes it more important than ever that you take proactive, precautionary measures to protect your identity.

As our valued customer, Community National Bank has some tools and tips to help you protect your identity, as well as what you should do if you fall victim to an identity theft event.

Monitor your accounts closely and minimize risk with electronic services. CNB has a 24-hour toll free phone banking system, online banking, mobile banking and CNB \$mart, and SMS Guardian text message alerts for debit card purchases, which are all available free of charge to any CNB customer.

E-STATEMENTS

Fraud can happen as close to home as your own mailbox. Minimize your risk by receiving your monthly statements securely and electronically via CNB Online banking. Don't run the risk of your account information becoming lost or stolen in the mail.

ONLINE BANKING AND MOBILE BANKING

Monitor your CNB accounts from anywhere at any time with online banking and the CNB mobile app. Check balances, make transfers, set up bill payments and even see your monthly statements from the conveniences of your home computer or smartphone or tablet.

TOLL FREE PHONE BANKING

Call our 24-hour banking line at 1-888-231-4262 to monitor account balances and other account information at your convenience.

RECEIVE TEXT ALERTS ON YOUR DEBIT CARD USAGE

Debit card fraud happens all too frequently, but you can protect yourself by enrolling in CNB's. Debit Card Fraud Prevention Program, SMS Guardian. With SMS Guardian, you will receive text message alerts when your card is used for purchases that do not require a pin number, fuel purchases, online purchases, and anytime your card is used more than 5 times in one day.

CNB \$SMART

CNB \$SMART is a personal financial management tool that allows you to see all of your finances in one location. You can see and manage all of your deposit accounts, loans and credit cards in one location so you always know what is happening with your money. Create budgets, manage debt, set goals, and set alerts all within the convenient portal of your CNB online banking. Keeping a close eye on your finances is the best and fastest way to keep your information and money safe.

KASASA™ PROTECT

Fraud Protection Services available with KASASA™ accounts. KASASA™ protect is a credit monitoring service offered to CNB KASASA™ account holders for an additional fee. This service includes 24/7 credit monitoring, annual credit reports, monthly credit score and tracker, dark web monitoring, lost wallet protection, as well as identity restoration.

CALL THE CREDIT BUREAUS TO REPORT THE ISSUE

Equifax: 1800-525-6285
Experian: 1888-397-3742
TransUnion: 1800-680-7289

If you feel your CNB debit card has been compromised, you can call CNB's 24-hour hotline to report your card lost or stolen at 855-293-2456. Calling this number to report lost/stolen card will automatically cancel your card.

Community National Bank has enrolled in a Risk Management Program effective September 22, 2014. This program is designed to alert our CNB customers by calling them directly in the event something appears to be fraudulent on their account. If the Risk Management Center is unable to contact the customer, the account holder's card will then be suspended until the customer contacts the bank or the Center directly to verify the validity of the transaction.



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