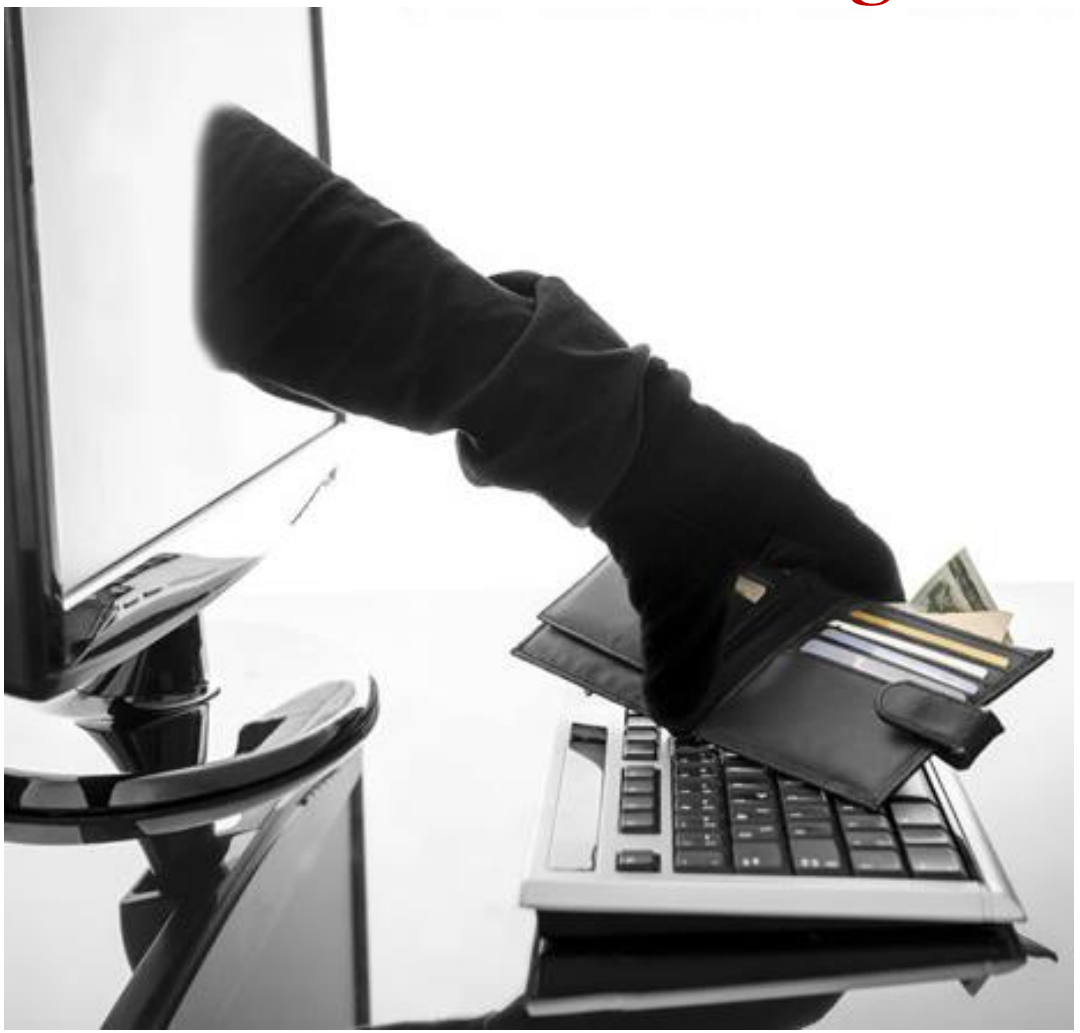
What is Phishing?



Understanding = Protecting yourself.
Don't be the next victim!

Carroll County Trust Company will never:

- Send e-mails requesting personal information including Online Banking passwords;
- Send e-mails requesting to verify account activity;
- Send e-mails claiming to restrict your account or card if personal information is not provided;
- Send any type of text message to you requesting your account information or other personal information;
- Call you requesting personal information about your account numbers or other personal information.
- Request that you call us to verify account numbers or personal information.

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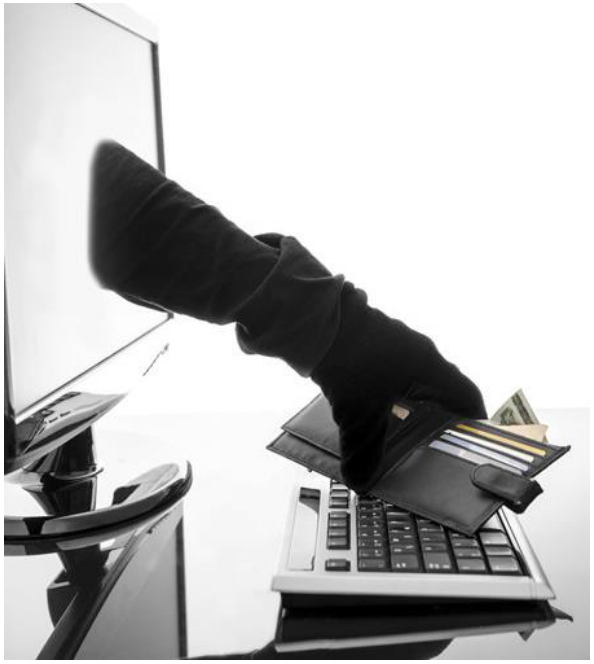
Phishing

Phishing occurs when an **email or text message is sent** to an internet user to try to trick them into **revealing their account numbers or access codes**. This personal information is then used by the sender of the email for fraud or identity theft.



Carroll County Trust Company will **never solicit personal information by email or text message**, and we use **anti-phishing features** in Online Banking to confirm that you are on the correct site.

- To protect yourself: **Never reveal** sensitive personal information by email or text message
- Look carefully at the email: if **the request is odd or unexpected**, or if it requests information about you that CCTC should already have, delete it and contact CCTC at 660-542-2050 immediately.
- Don't be fooled: phishing emails and text messages can even include Carroll County Trust Company logos or appear to come from a CCTC (*name@cctconline.com*) email address. **If you weren't expecting an email or text message** from CCTC, ignore and delete the message.
- Always make a point of noticing the personal **anti-phishing security question** before you log in to Online Banking.

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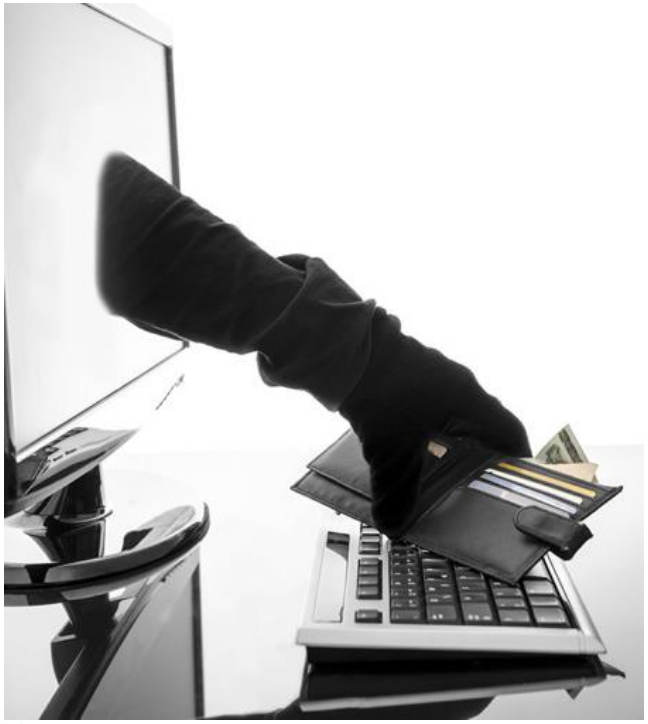
Vishing (phone fraud)

Phone fraud - sometimes called "vishing" - is the attempt to fraudulently obtain personal information **over the phone**.
Sometimes this may begin with a **recorded message** that requests that you return the call and leave personal information on an answering machine. Other attempts may be through direct contact by an individual **pretending to work** for a financial institution or credit card company. Often phone fraud sounds like an "official" request for personal or financial information.



Carroll County Trust Company will never call you to request personal information on the phone.
Never reveal sensitive information - including access codes, credit card information, ATM card codes or personal information - over the phone unless **you have initiated the call** and are confident that you are speaking to an **authorized individual**.

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- Send e-mails requesting to verify account activity;
- Send e-mails claiming to restrict your account or card if personal information is not provided;
- Send any type of text message to you requesting your account information or other personal information;
- Call you requesting personal information about your account numbers or other personal information.
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