



First Bank of Highland Park

Dear Valued Client,

We wanted to take this opportunity to inform you about cybersecurity trends that are increasing as a result of the COVID-19 pandemic. Also, we would like to share how the bank is protecting its clients and provide additional guidance on how you can best protect yourself from financial fraud and identity theft.

Spoofing and Phishing Are On The Rise

- **Spoofing** is the act of disguising a communication from an unknown source to appear as if it is being sent from a known, trusted source. Spoofing can apply to emails, phone calls, and websites. Spoofing is a way for fraudsters to gather and use personally identifiable information such as social security numbers, account numbers and passwords.

COVID-19 related website spoofing has increased substantially in the last couple of months with some sources citing the creation of over 95,000 suspicious websites during the month of March.

- **Phishing** is the fraudulent practice of sending emails purporting to be from reputable companies in order to induce individuals to share personal information and passwords or to click on links that download viruses or malware onto personal or business electronic devices.

It's important to note that financial institutions are typically targeted in phishing schemes.

Protecting Our Clients

Last month, we added SecureNow to our consumer online banking platform to aid us in protecting your account(s) from spoofing and phishing attempts by making it more difficult for nefarious actors to access your online banking. SecureNow is an integration of control solutions that provide a centralized security platform and offers multiple layers to meet the cybersecurity needs of financial institutions.

Protect Yourself

The best defense against fraudsters is knowing how to protect yourself. We regularly share alerts, videos and educational materials on our website to help protect you from fraud or identity theft. Please take a few minutes to review those materials under the ID Theft Protection tab in the dropdown menu on our website.

- If you believe you have been a victim of fraud or ID theft, **please call your banker immediately at 847-432-7800**
- Regularly review your accounts for any suspicious activity. Call your banker immediately if any fraudulent or suspicious activity is discovered.
- Change your password regularly (never reuse a password or similar password that you use on any other website)
- Use strong passwords consisting of 12 upper and lowercase letters, symbols and numbers
- Enroll in Notifi to receive real time alerts on your account activity
- First Bank employees will **never** call you asking for username, password or security token information

Lastly, when accessing the First Bank Chicago or First Bank of Highland Park websites, always type one of the following URLs directly into your browser: www.firstbankhp.com or www.firstbankchicago.com. *Never access First Bank of Highland Park or First Bank Chicago through a search engine result or a random link sent to you via email or text. If you have the site(s) already bookmarked, please ensure the site(s) you have bookmarked is the correct address.*

As always, please feel free to call your banker directly if you have any questions or concerns. We thank you for your continued business.

Sincerely,



Adam Brook
Executive Vice President / Operations & IT

We are committed to communicating with our clients throughout this pandemic. If you believe you have missed any communications from us, please go to our Alerts page at www.firstbankhp.com/Alerts



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