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Union Bank and ICBA: Protect Your Financial Information Data Privacy Week is Jan. 23-27

Middlebourne, WV (Jan. 18, 2023)—In recognition of Data Privacy Week, Union Bank and the Independent Community Bankers of America (ICBA) are reminding customers of practical steps to help safeguard their sensitive data and shield against losses in the event of a data breach or compromise.

In the first half of 2022, there were <u>817 data breaches</u> in the U.S., and combined with data leaks and data exposure, they impacted more than 53 million individuals.

"In our digital world, keeping your personal information secure is of the utmost importance," said Amy Frazier, Assistant VP / IT Administrator and Information Security Officer at Union Bank. "We take great care to educate our customers with the proper protocols to lessen their exposure. Because while there's no magic remedy to eliminate every threat, working together we can turn the tide and reduce any long-term impact."

Union Bank uses sophisticated technology and monitoring techniques, intricate firewalls and other methods to secure customer data. Additionally, we practice stringent privacy policies and train employees to treat confidential information with the upmost of care, meeting or exceeding federal and state mandates.

Reduce Your Risk

While there is no foolproof way to avoid online identity theft, you can also help minimize your risk by:

- Restricting use of public wi-fi and computers, which may be convenient but are not as secure. If you must
 make purchases while away from your home or work network, use a <u>virtual private network</u> or mobile
 hotspot.
- **Limiting disclosed information**—Never respond to requests for personal information such as your banking ID, account number, username or password, even if they appear to originate from your bank, government agencies or officials or companies with which you have a relationship.
- Taking advantage of security features—Update your computer security software and apply software updates to your computer system, mobile devices, web browsers, and operating system regularly to defend against viruses, malware, and other online threats.
- Monitoring account activity—Carefully review bank statements and card transactions and check your
 credit report regularly for unusual or unexplained charges, unknown accounts in your name, or
 unexpected denials on your card and report any suspicious activity to your bank immediately.
- Protecting each account with a unique, complex password utilizing numbers and symbols at least 12 characters long – and use a password manager. Use <u>multifactor authentication</u> for accounts that allow it.

Respond to a Data Breach

In the unfortunate event of a data breach, there are steps you can take to minimize your risk:

- Consider a security freeze on your credit report to restrict access to your credit file.
- <u>Set up a fraud alert</u>, which directs banks to verify your identity before opening a new account, issuing an additional card, or increasing the credit limit on an existing account.
- Shred documents with personal or sensitive information and change your passwords.
- **Report stolen finances** or identities and other cybercrime to the <u>Internet Crime Complaint Center</u> and to your local law enforcement and/or state attorney general.

Learn more about how to protect your digital life during Data Privacy Week by visiting the <u>Stay Safe Online</u> <u>website</u> and spreading the word on social media with the hashtag #BeCyberSmart.

About Union Bank

Union Bank is a locally-owned and locally-managed community bank headquartered in Middlebourne, with eight full service offices in Tyler, Pleasants, Ritchie, and Wetzel Counties in West Virginia.

About ICBA

The Independent Community Bankers of America® creates and promotes an environment where community banks flourish. ICBA is dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education, and high-quality products and services.

With nearly 50,000 locations nationwide, community banks constitute roughly 99 percent of all banks, employ nearly 700,000 Americans and are the only physical banking presence in one in three U.S. counties. Holding more than \$5.8 trillion in assets, over \$4.9 trillion in deposits, and more than \$3.5 trillion in loans to consumers, small businesses and the agricultural community, community banks channel local deposits into the Main Streets and neighborhoods they serve, spurring job creation, fostering innovation and fueling their customers' dreams in communities throughout America. For more information, visit ICBA's website at www.icba.org.