

At First NaturalState Bank, Protecting our customers from fraud and identity theft is one of our top priorities. We have put in place various rigorous procedures to protect your personal and financial information. Listed below are the measures we have implemented for you to have a safe and secure banking experience with us.

What protections are provided to consumers who use internet banking?

To protect your account, we encourage you to regularly review your statements and account activity. If you believe an unauthorized EFT or error has been made on your account, contact us immediately.

Identity Theft Protections

Your security is of the utmost importance to First NaturalState Bank. We believe that the best defense against online criminals is for us to keep you as informed as possible. The practical set of tips below can help you protect yourself against identity theft.

Identity theft can occur in a number of ways:

- Getting personal information off of bills or credit statements in the trash.
- Eavesdropping on personal transactions in public.
- Impersonating a bank or credit union in an email or text.
- Gathering information from a facsimile of a legitimate site.

Identity Theft Prevention

Here are a few things you can do to prevent identity theft:

- Shred any documents with your social security number or credit information rather than throwing it away.
- Log off your computer when you leave it.
- Install anti-virus and anti-spyware software on your computer and run it at least every two weeks.
- Be wary of emails from sources you don't know.
- Do not give personal information, such as account numbers or Social Security numbers, over the telephone, through the mail, or over the Internet unless you initiated the contact or know with whom you are dealing.
- Store personal information in a safe place and tear up or shred old credit card receipts, ATM receipts, old account statements, and unused credit card offers.
- Protect your PINs and other passwords. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your social security number, your phone number, etc.
- Pay attention to billing cycles and statements. Inquire of the bank if you do not receive a monthly statement or bill.

- Guard your mail from theft by promptly removing incoming mail.

While First NaturalState Bank will periodically send information to customers via email, we will never email you and request that you send personal information through the internet, nor through any other means. Even if the email return address looks like it may be from First NaturalState Bank, if the message requests that you confirm your email address, account number, Social Security Number or by clicking on a link; DO NOT RESPOND. Call us immediately to report the issue.

What is Reg E?

Federal Regulation E establishes the basic rights, liabilities, and responsibilities of consumers who use electronic fund transfer (EFT) services and of financial institutions that offer these services. Consumer transactions which are initiated electronically are covered by these rules.

Will First NaturalState Bank ever call me and ask for personal information?

First NaturalState Bank will never contact a customer asking for their banking credentials by telephone or email. Any attempt like this should be immediately declined, and information about the attempt passed on to First NaturalState Bank (see contact info below).

Scenarios where First NaturalState Bank may contact you:

If there is suspicious activity detected on your debit card, we will call to verify transactions or alert you of any compromise.

We may call to see if you would be interested in working with an employee if you have an account that might benefit from other services.

Other ways we may communicate would include a flyer in your statement mailing, a pop-up message in online banking, or an email providing some information.

Protections for commercial accounts

If you have a commercial or business account, we encourage you to perform a periodic assessment to evaluate the security and risk controls you have in place. The risk assessment should be used to determine the level of risk associated with any internet activities performed and any controls in place to mitigate these risks. Additional security recommendations include:

- Limiting employee access
- Restricting administrative rights
- Establishing separate passwords

What do I do if I suspect a problem with my accounts?

If, at any time, you notice suspicious account activity or have other concerns about your account security please contact us at 1-870-222-3880. You can send a secure email from inside online banking by selecting the contact button in the upper right-hand corner. To send a secure message to First NaturalState Bank, select the subject and category, type in your message and click "Send Message". You can also email us at support@fnsbank.com

Report a phishing scam or website:

<https://www.us-cert.gov/report-phishing>

Ways to stay safe online:

<https://www.staysafeonline.org/stay-safe-online/keep-a-clean-machine/spam-and-phishing>

Free credit reports:

This central site allows you to request a free credit file disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion. AnnualCreditReport.com is the official site to help consumers to obtain their free credit report.

<https://www.annualcreditreport.com>

FTC Identity Theft Site:

This website is a one-stop national resource to learn about the crime of identity theft. It provides detailed information to help you deter, detect, and defend against identity theft. On this site, consumers can learn how to avoid identity theft - and learn what to do if their identity is stolen. Businesses can learn how to help their customers deal with identity theft, as well as how to prevent problems in the first place. Law enforcement can get resources and learn how to help victims of identity theft.

<http://www.consumer.ftc.gov/features/feature-0014-identity-theft>

Privacy Policy:

At First NaturalState Bank, the confidentiality and protection of your customer information is one of our fundamental responsibilities. To protect your personal information from unauthorized access and use, we use security measures that comply with federal law.

<https://fnsbank.com/notices-privacy-policy#policy>