

Belt Valley Bank Bits

SEPTEMBER 2016

BASIC TIPS AND ADVICE FOR ONLINE USERS

KEEP A CLEAN MACHINE

- **KEEP SECURITY SOFTWARE CURRENT:** Having the latest security software, web browser, & operating system are the best defenses against viruses, malware, & other online threats.
- **AUTOMATE SOFTWARE UPDATES:** Many software programs will automatically connect & update to defend against known risks.
- **PROTECT ALL DEVICES THAT CONNECT TO THE INTERNET:** Along with computers, smart phones, gaming systems, & other web-enabled devices also need protection from viruses & malware.
- **PLUG & SCAN:** USBs & other external devices can be infected by viruses & malware. Use your security software to scan them.

PROTECT YOUR PERSONAL INFORMATION

- **SECURE YOUR ACCOUNTS:** Ask for protection beyond passwords. Many account providers now offer additional ways for you



verify who you are.

- **MAKE PASSWORDS LONG AND STRONG:** Combine capital & lowercase letters with numbers & symbols to create a more secure password.
- **UNIQUE ACCOUNT, UNIQUE PASSWORD:** Separate passwords for every account helps to thwart cybercriminals.

- **WRITE IT DOWN AND KEEP IT SAFE:** Keep a list that's stored in a safe, secure place away from your computer for passwords.

- **OWN YOUR ONLINE PRESENCE:** Set the privacy & security settings on websites to your comfort level for information sharing.

CONNECT WITH CARE

- **WHEN IN DOUBT THROW IT OUT:** Links in email, tweets, posts, & online advertising are often the way cyber-criminals compromise your computer. If it looks suspicious, even if you know the source, it's best to delete or if appropriate, mark as junk email.
- **GET SAVVY ABOUT WI-FI HOTSPOTS:** Limit the type of business you conduct and adjust the security settings on your device to limit who can access your machine.

TELLER TIDBITS

A FEW REMINDERS FROM OUR TELLERS ON HOW TO PROTECT YOURSELF WHEN CONDUCTING TRANSACTIONS ONLINE

- *Throw away any offer that asks you to "pay for a prize" or a gift. If it's free or a gift, you shouldn't have to pay for it. Free is free.*
- *Know who you are dealing with, and never wire transfer money to strangers.*
- *If you are selling something, don't accept a check for more than the selling price, no matter how tempting the offer is. Ask the buyer to write a check for the correct amount. Don't send the merchandise until you know the check is good.*
- *As a seller you can suggest an alternative way for the buyer to pay. ie: escrow service or online payment service.*
- *If the buyer insists that you wire funds back to them, end the transaction immediately.*
- *Resist any pressure to "act now". If the buyer's offer is good now, it should be good when the check clears.*



Best of Luck from our Team to Yours

Belt Valley Bank would like to give a shout out to all of our area schools. Good luck to all of you in your school and extra curricular activities! We hope you have a great 2016-17 school year!

Belt Valley Bank

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Growing Relationships Since 1936

Business Hours:

- Monday: 8:00—4:00
- Tuesday: 8:00—5:00
- Wednesday: 8:00—4:00
- Thursday: 8:00—4:00
- Friday: 8:00—4:00
- Saturday: Closed
- Sunday: Closed

We're on the Web!!
www.beltvalleybank.com



Your New Chip Debit Card

If you use a debit card or a credit card, you may have noticed a change. Not only does your Belt Valley Bank debit card now come with a chip, but many of your other debit and credit cards are now being shipped out with this new and improved chip. But why the change? You've heard that they are "more secure" and "safer" but how so? An old scam called skimming has reared its ugly head in a big way, with an increase over the past few years of 546% according to security experts. Skimming is when personal information is illegally collected from the magnetic strip of your debit or credit card. This can occur when a card reader is replaced by a look-alike skimming device at places like an ATM, your favorite retail store or gas station. With the chip card, all of your personal information is

no longer kept in the magnetic strip. Instead your information is contained within the micro-chip, preventing the skimming scam from taking place. While the scam is fading into the background, it is still very important to exercise personal security measures to protect yourself.



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- * When making online purchases, ALWAYS make sure you are using a secure and trusted site. Look for "https" in the URL of the website not just "http".
- * Check your statements regularly. If you notice any strange activities contact us

immediately. If you haven't already, sign up for Online Banking or our Mobile App so you can be proactive about the transactions going through your account.

- * Do not give your debit card to anyone. It is your responsibility to know the transactions that are occurring on your card.
 - * Stick with what you know. Only use ATMs that are familiar to you and only use your card at reputable merchants.
 - * Use common sense. If the merchant, website or solicitor is trying to get you to buy a product that looks too good to be true, it probably is!
- Always remember a debit card is a privilege and misuse can lead to your debit card being suspended or revoked.



Farmers Begin to Diversify

As technology, farming practices and weather patterns change, farmers have begun to diversify their conventional farming practices. These changes can be seen driving down the road as you see different crops in the fields that in years past have not been seen.

Crops such as peas, lentils and canola, to list a few, are being seen

more in our area of the state. As price and technology continue to change, agricultural producers will continue to use these new crops to find a niche in the current market in order to continue to be competitive.



EMPLOYEE SPOTLIGHT

Cera Hoyer joined Belt Valley Bank in July of 2015 and has become a great addition to our team. She is currently helping in our bookkeeping department and provides our customers with excellent service. Cera moved to the Belt area in 2013 after earning her degree in Wildlife Biology from the University of Great Falls. After getting married in 2014, Cera &

her husband welcomed a beautiful baby boy, Jeremiah, in May of 2016. Besides enjoying the outdoors as much as she can, she is enjoying being a mother and spending time with her family. She has become a wonderful asset to the bank and we hope you get the opportunity to work with her and enjoy her personality as much as we do!

