



# Wayne Bank

A Subsidiary of Norwood Financial Corp. Member FDIC

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For Immediate Release

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## **Wayne Bank Provides Tips to Protect Your Identity**

*October is National Cybersecurity Awareness Month*

Honesdale, PA – According to the Federal Trade Commission, identity theft has topped its list of consumer complaints every year, for the last 15 years. Identity theft occurs when a criminal obtains and misuses someone’s personal information without permission, typically for economic gain. For many victims, it can result in drained bank accounts, poor credit, and a damaged reputation.

“Wayne Bank recognizes the devastating effects identity theft can have on an individual,” said JoAnn Fuller, Vice President/Deposit and Loan Operations Manager. “Our goal is to work together with our customers to make sure every precaution is taken to safeguard their personal data.”

In honor of National Cybersecurity Awareness Month, Wayne Bank offers the following tips to help consumers protect themselves from becoming a victim of identity theft:

- **Don’t share your secrets.** Don’t provide your Social Security number or account information to anyone who contacts you online or over the phone.

Protect your PINs and passwords and do not share them with anyone. Use a combination of letters and numbers for your passwords and change them periodically. Do not reveal sensitive or personal information on social networking sites.

- **Shred sensitive papers.** Shred receipts, banks statements and unused credit card offers before throwing them away.
- **Keep an eye out for missing mail.** Fraudsters look for monthly bank or credit card statements or other mail containing your financial information. Consider enrolling in online banking to reduce the likelihood of paper statements being stolen. Also, don't mail bills from your own mailbox with the flag up.
- **Use online banking to protect yourself.** Monitor your financial accounts regularly for fraudulent transactions. Sign up for email alerts from your bank for certain types of transactions, such as online purchases or transactions of more than \$500.
- **Monitor your credit report.** Order a free copy of your credit report every four months from one of the three credit reporting agencies at [annualcreditreport.com](http://annualcreditreport.com).
- **Protect your computer.** Make sure the virus protection software on your computer is active and up to date. When conducting business online, make sure your browser's padlock or key icon is active. Also look for an "s" after the "http" to be sure the website is secure.
- **Protect your mobile device.** Use the passcode lock on your smartphone and other devices. This will make it more difficult for thieves to access your information if your device is lost or stolen. Before you donate, sell or trade your mobile device, be sure to wipe it using specialized software or using the manufacturer's recommended technique. Some software allows you to wipe your device remotely if it is lost or stolen. Use caution when downloading apps, as they may contain malware and avoid opening links and attachments – especially for senders you don't know.
- **Report any suspected fraud to your bank immediately.**

To learn more, see Wayne Bank's <https://www.waynebank.com/help/education-awareness>

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, and is located in Honesdale, Pennsylvania. The Bank has fifteen Community Offices in Wayne, Pike, Monroe, and Lackawanna Counties. The stock trades on the NASDAQ Global Market under the symbol – NWFL.

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