

CIBM Bank is providing this newsletter to inform our clients of important banking regulations, fraud prevention tips, and general information.

Bank imposter scams are on the rise. Protect yourself and your organization from fraud.

Source: U.S. Bank National Association

Recently, there's been a rise in sophisticated scams targeting organizations, with criminals impersonating bank representatives. These fraudsters often use urgent requests and fake login sites to bypass security measures. Staying vigilant and recognizing these threats can help protect your organization from significant financial loss.

Threats we are seeing right now:

Spoofer Phone Numbers

Scammers can make contact details look legitimate. CIBM Bank will never call and ask you for a security token code or password. If you suspect a scam, hang up and call us using a verified number.

Fake Websites

Criminals may direct users to fake websites that look legitimate, often through search results or unverified links. Always type **cibmbank.com** into your browser to log in, then bookmark it or save it as a favorite for continued use.

Malicious Links

One wrong click on a link in an email or text message from a fraudster can give them access to your organization's systems and funds. Always pause to evaluate requests carefully. Avoid clicking links, especially in vague, confusing, inaccurate, urgent or threatening messages.

Suspect a scam or imposter?

Contact a CIBM Bank branch or your Treasury Management Officer right away.

Utilize CIBM Bank's Positive Pay Services

Positive Pay is an automated fraud detection service for businesses that validates check and ACH transactions against a user provided list of issued items and ACH filters. It prevents fraud by flagging discrepancies for review, allowing the customer to approve or reject items before funds leave an account. Businesses can protect themselves and minimize losses. Given the ease of paying by check or ACH, Positive pay is one of the most effective tools businesses use to prevent check and ACH fraud.

Using Positive pay in Digital Banking, organization users can:

- Upload files with check details
- Manually enter check details
- Work check exceptions
- Work ACH Filter exceptions

Click [here](#) for a link to our Positive Pay User Guide!

Alerts are another excellent tool offered to deter fraudulent losses

The CIBM Bank Digital Banking system has Alerts and Reports available within the dashboard. We encourage users to review Alerts for accounts and services signed up for their company. You can set up alerts you wish to receive and the method of which to receive them. Alerts are a great tool for fraud detection. Reports are available and can be run on demand with assorted options for data to be pulled, reviewed and saved.

Alerts Available	Reports Available
User Security Alerts(New Logins or Passwords, etc.)	Activity Reports
General Fund Alerts (NSF, Incoming items, etc.)	Positive Pay Reports
Positive Pay Alerts (Check Exceptions, New ACH, etc.)	Prior and Current Day Reports
And MORE!	And MORE!

Click [here](#) for a link to our Alerts and Reporting Guide

CIBM is Proud to Offer Multiple Digital Services to Help You!

Allowing you to bank from virtually anywhere. We strongly encourage you to utilize these self-service options. Open new personal accounts right from our website! You can also access your accounts online 24/7 with online banking, the CIBM Bank app, and iTalk Telephone Banking System (800-423-0806). With all solutions you can check balances, transfer funds, make payments and deposits. It's easy and convenient.

Upcoming CIBM Bank Holiday Closings – All Branches of CIBM and the Federal Reserve will be closed.

- Saturday, July 4th – Independence Day
- Monday, September 7th - Labor Day

CIBM Bank takes your security seriously: CIBM Bank is committed to protecting your personal and account information. We have account monitoring systems and other controls in place to recognize and help prevent fraud. We will never attempt to gain your personal or account information via email, text message or phone calls. Attempts such as these should be considered fraud. If you are contacted in this manner or believe you are the victim of bank fraud, contact us immediately.