



FOR IMMEDIATE RELEASE

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***Union Bank Provides Tips to Protect Your Identity***  
October is National Cybersecurity Awareness Month

**Morrisville, VT** – Identity theft continues to be one of the fastest growing crimes in America. According to the Bureau of Justice Statistics, an estimated 17.6 million U.S. residents were victims of identity theft in 2014, up from 16.6 million victims in 2012. Union Bank is offering eight tips to help consumers protect their personal information from identity thieves.

“Cybercriminals are becoming more and more sophisticated and are using every tactic imaginable to carry out their offenses,” said, Tricia Hogan, SVP and Senior Risk Officer. “It is extremely important that individuals create barriers to their personal information by enabling passcode locks on their smartphones and activating virus protection software on their computers.”

In honor of National Cybersecurity Awareness Month, Union 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.

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- **Use online banking to protect yourself.** Monitor your financial accounts regularly for fraudulent transactions. Sign up for text or 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.**

Union Bank, a wholly-owned subsidiary of Union Bankshares, Inc. (UNB, traded on the NASDAQ Exchange), has been helping people buy homes and local businesses create jobs in area communities since 1891. Headquartered in Morrisville, VT, Union Bank is a full service bank offering deposit, loan, trust and commercial banking services throughout northern Vermont and northwestern New Hampshire. Union Bank has earned an outstanding reputation for residential lending programs and is an SBA Preferred Lender. Union Bank has received an "Outstanding" rating for its compliance with the Community Reinvestment Act (CRA). An institution in this group has an excellent record of helping to meet the credit needs of its assessment area, particularly in low-and moderate income neighborhoods, in a manner consistent with its resources and capabilities.

Proud to be one of the few community banks serving Vermont and New Hampshire, Union Bank maintains a strong commitment to traditional banking values. In particular, Union Bank is dedicated to providing genuine customer service and community support, including donations to local nonprofit organizations. These values—combined with financial expertise, quality products and the latest technology—make Union Bank the premier choice for your banking services, both personal and commercial. Union Bank currently maintains 17 banking offices, 3 loan centers and multiple ATMs. Member FDIC. Equal Housing Lender.

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