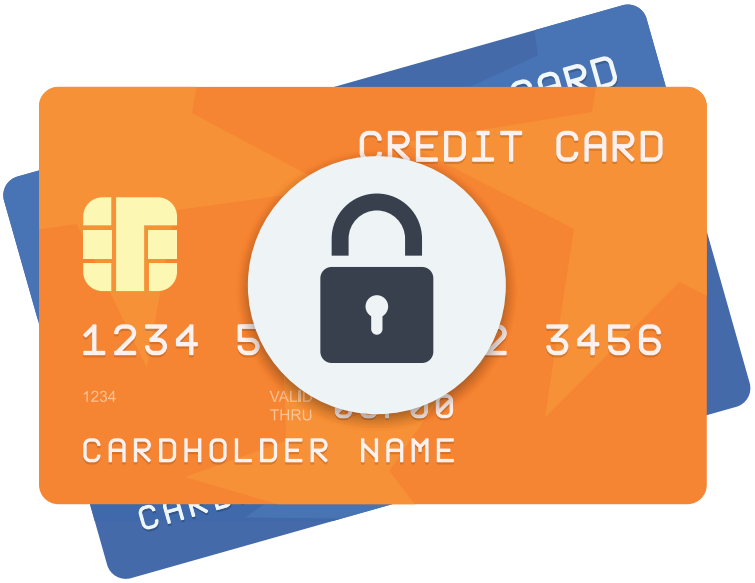
GUARD YOUR PERSONAL INFORMATION...

- Never give personal information by phone, Internet or mail unless you initiate the contact.
- Be careful about sharing personal information and don't give out more than necessary.
- Shield your PIN at ATMs or when using a debit card for a purchase.
- Immediately report lost or stolen credit or debit cards. Do not lend your debit or credit card to anyone.
- Carry only the ID you need.
- Put other ID (Social Security number, birth certificate, passport) in a safe place.
- Shred documents with personal information.
- Never preprint your driver's license number or Social Security number on your checks.
- Notify your Southeastern Bank branch if newly ordered checks or routine bank statements don't arrive in a timely manner.
- Know how many checks you ordered and also verify your order and the accuracy of the information on your checks.
- If personal checks (or any checks payable to you) are stolen, notify your Southeastern Bank branch immediately and close the compromised account.
- Promptly review and reconcile your bank statements for accuracy and fraud.
- Never release your Social Security number to make a purchase; offer driver's license number instead.
- Destroy pre-approved credit card applications if you aren't going to take advantage of them.
- Do not talk about your confidential banking information where others may overhear you.



SOUTHEASTERN BANK

GUARD YOUR COMPUTER AND ITS INFORMATION

- Select a complex password of letters, numbers and symbols. Make your Internet banking password long and complex so it is hard to crack. Between 8 to 20 characters is recommended.
- Use different passwords for different sites and applications.
- Install firewall, anti-virus, anti-spyware and security software updates often.
- Don't try and don't reply to spam or emails that ask for bank information. This includes not clicking on links sent in emails.
- Pay attention to a website's URL. Malicious websites may look identical to a legitimate site, but the URL may use a variation in spelling or a different domain (e.g., .com vs. .net).
- For online transactions, look for https://, a closed lock or an unbroken key icon.
- When disposing of hard drives, use overwrite software or destroy the drive.
- Use the current version of your Internet browser so web pages display quickly and make sure you have the latest security updates.
- Take advantage of any anti-phishing features offered by your email provider and Internet browser.

With your identity, thieves can open new bank accounts, order cell phones, take out a mortgage on your property, buy cars or furniture and more.

SIGNS OF ID THEFT

- Purchases not made by you appear on your monthly bills.
- Bills arrive on accounts you don't own.
- Collection agency calls about unknown debt.
- Credit card/bank statements don't arrive.
- Your credit report shows mystery debts.

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MEMBER FDIC EQUAL HOUSING LENDER

WHAT TO DO IF YOUR IDENTITY HAS BEEN STOLEN

- Call your Southeastern Bank branch.
- Put a fraud alert on your credit report by contacting:
  Equifax: 1-800-525-6285
  Experian: 1-888-397-3742
  Trans Union: 1-800-680-7289
- Keep records of steps taken to clear your name and re-establish your credit.
- Consider filing a police report.