# GREETINGS FROM HOME LOAN

## Thank you for Using our ACH Services

As you use your ACH online banking service, we would like to share valuable tips to ensure the security of your transactions and safeguard your interests. Please be aware of the <u>two</u> fraud schemes businesses are experiencing:

### **Vendor Email Hack:**

It is imperative to call a known phone number if a vendor changes their payment information over email because it could be a fraudulent email. This type of fraud is happening specifically to businesses and occurs when a hacker gains access to a vendor's email account and then sends seemingly legitimate emails to the company's accounts payable department, requesting a change in bank account details for upcoming payments, effectively diverting the funds to the hacker's controlled account via an ACH transfer instead of the intended vendor.

<u>Thank you for your</u> <u>continued trust in</u> <u>Home Loan State Bank.</u>



### **Bank Employee Impersonations:**

Please know that Home Loan State

Bank will never call you and ask for your online banking login credentials or your secure access code.

The scam is when a fraudster pretends to be your bank through a phone call, asking you to verify your account tricking you into providing your login credentials and secure pass code, allowing them to access your online banking account.

### A Note:

Please know that Home Loan State
Bank has systems in place to detect
changes in ACH payments and will call
you if a change seems suspicious.
Should you have any questions or
require assistance, please don't
hesitate to reach out to us at
(970) 243-6600