

Internet pirates are trying to steal your personal financial information. Don't become a victim of identity theft due to the latest type of internet scam known as “phishing”.

The term “phishing” is a play on the word “fishing” and that's exactly what Internet thieves are doing – fishing for confidential financial information, such as account numbers, social security numbers and passwords. With enough information, a con artist can run up bills on another person's credit card or, in the worst case, even steal that person's identity.

In a common type of phishing scam, individuals (like you) receive e-mails that appear to come from their bank. The e-mail may look authentic, right down to the use of the bank's logo and marketing slogans. The e-mails often describe a situation that requires immediate attention on your part and then warn that your account(s) may be terminated unless you verify your account information immediately by clicking on a provided link.

The link will take you to a screen that asks for account information. Once inside that website, you may be asked to provide Social Security numbers, account numbers, passwords, or other information used to identify you, such as your mother's maiden name or the your place of birth. While it may appear to be a page sponsored by us (or another financial institution at which you have accounts), the information will actually go to the con artist who sent the e-mail. When you provide this information, the con artists perpetrating the fraud can begin to access your accounts and or attempt to assume your identity.

Alliance Bank and the federal regulatory agencies want consumers to know that they should never respond to such requests. We will never ask you to verify your account information online, nor should any legitimate financial institution.

The regulatory agencies have published a brochure that explains the basics of “phishing”, the steps consumers can take to protect themselves, and the actions that consumers can take if they become a victim of identity theft. You may download this brochure at the following link:

www.fdic.gov/news/news/press/2004/pr9304a.pdf .

You may also pick up a copy of the brochure at the bank office located at 3001 SW Wanamaker Road , Topeka , KS 66614 or call (785) 271-1800 and we will be happy to mail one to you.

