



*Fleur de Lis*

# Sentinel

SEPTEMBER 2018

FOR OUR COMMUNITY

## Mobile Banking Apps Are Safe and Secure

### *Tips to Keep Your Phone Just As Safe*

If you just take a moment to look around a crowded place...a restaurant, concert venue, line at the post office...you will likely see people looking at their mobile phones. They're a major part of our society these days, for better or for worse depending on how you feel. However, that means that organizations that want your business also need to have some type of mobile presence; particularly, financial institutions. We want easy access to our money and most of these organizations do have a mobile app. However, it's important to note that although generally secure, using a mobile app still carries risks.

According to a recent report from the Mobile Ecosystem Forum (MEF), 78% of the people surveyed made a purchase using a mobile device within the six months prior to the survey. Fortunately, mobile apps can be very secure. That's because they use more secure coding techniques to limit what a cybercriminal can do. So if that's your favorite way of banking, go ahead. Jump in. The water's fine. Just be sure you can swim first.

#### **EDUCATION AND AWARENESS TRAINING**

The best defense against any of cyber threats is education. There are ways to avoid getting hooked by phishing or to download malware. There are also ways that fake apps can be identified, but keeping aware of the ongoing and evolving threats is the best way.

#### **IDENTIFYING PHISHING**

Phishing is a threat not only when performing mobile transactions, but all the time these days. Most often, these attacks are done with email, but there are many that are risks to mobile also. They can arrive via email that is retrieved on a mobile device, but also by smishing (SMS phishing) or vishing (phishing via voice). They also may pop up in ads. Always be aware of the websites and apps in which you're putting in sensitive information.

The report found that 48% of people who answered said they use a mobile app to do banking transactions over text messaging or by avoiding mobile banking at all. At a minimum, 44% of them used a mobile app to check a balance. And that means that mobile apps are a target for hackers and scammers.

#### **BEWARE MOBILE MALWARE**

Malware-laden banking apps are out there in abundance and are used to steal login credentials and if a user isn't paying attention, they could easily get scammed. But the great news is that you can spot them! If the web page or mobile icon looks even the smallest amount different from the last time you saw it, pause and confirm it's the right place before entering in any information.

Mobile malware has a specific purpose. Usually it's to steal login credentials or take over online banking transactions via man-in-the-middle attacks. Malware lands on mobile devices often when the user is connected to a public WiFi spot. Man-in-the-middle attacks often are carried out when a user falls for phishing, but originate often in public places. To avoid this, avoid using public WiFi to perform financial transactions. If you just cannot wait until you're back home or in the office, use a VPN or your mobile device's data connection rather than use a public WiFi spot.

It's not long before mobile banking out-paces branch banking. This report found its gaining ground rather quickly. When asked how the respondents preferred to bank, branch banking still won, but at 28% to 26% mobile. It's great to do your banking via mobile. Just keep on top of the risks.

# Greg Matheis Graduates from the Graduate School of Banking at the University of Wisconsin-Madison

Greg Matheis, Vice President & Commercial Loan Officer, graduated from the Graduate School of Banking (GSB) at the University of Wisconsin-Madison on August 10, 2018.

The Graduate School of Banking at the University of Wisconsin - Madison (GSB) was established in 1945. GSB's program provides a comprehensive course of studies directly relating to the leadership, management and operation of a financial services organization in an environment of competitive, regulatory, and technological change. In combination with Graduate School of Banking, the University of Wisconsin added the Executive Leadership Certificate to enhance the learning experience. The class of 2018 was the first class to have the combined courses.

Joining Springs Valley in February 2013 as a commercial loan officer, Matheis works closely with commercial customers to review their financial needs, with a focus on growth.

"Matheis has made a huge impact on Springs Valley and our client base," said Craig Buse, Senior Executive Vice President & CLO. "This is just another example of the level of hard work and professionalism that he brings to the table."

Prior to joining Springs Valley, Matheis was responsible for profitably growing the branch in deposits, commercial lending, and consumer lending as a Financial Center Manager at Fifth Third Bank. Due to significant accomplishments, he was named the

recipient of the 2010 and 2011 Fifth Third President's Award, among other awards. Matheis holds a Bachelor of Science in Accounting from the University of Indianapolis and he is a past board member of Habitat for Humanity of Dubois County. Greg and his wife Connie are proud parents of two daughters, Madison and Megan.

"Graduate School of Banking was a challenging 25-month program that combined leadership and how to run a bank in this new age of technology," said Matheis, Vice President & Commercial Loan Officer. "The classroom learning and projects culminated in the bank simulation that put all the knowledge garnered over the past 25 months into a real world scenario of running a bank. The experience was truly rewarding and worth the commitment to improve my knowledge and skills."

New or existing customers can reach Mr. Matheis at 812.634.4847, 800.843.4947, gmatheis@svbt.com.



## Meet Our Loan Operations Team!

Left to right: Brian Schwartz, June Hochgesang, Ashley Lueken, Rachel Hentrup, Karen Stenftenagel, Kelly Hooten, Amber Lewellyn, Linda Rice, Denise Miller, Katie Galloway, Josh Lottes



# Here's the Scoop!

**We appreciate you.**

Springs Valley invites you to join us for our customer and community appreciation cookout.

**Enjoy a scoop of our Springs Valley Swirls Ice Cream and register for prize drawings!\***

- September 14**  
Jasper Banking Center - 1500 Main Street, Jasper
- September 21**  
Valley Banking Center - 8482 W. State Road 56, French Lick
- September 28**  
Paoli Banking Center - 867 North Gospel Street, Paoli



\*No purchase necessary to win (need not be present to win). Entrants must be 18 years of age or older. Limit one entry per person. Entries accepted starting Monday, August 27, 2018 at 8:30 a.m. (EST) and will end on Saturday, October 13, 2018 at 12:00 p.m. (EST). Drawing will be held on Tuesday, October 16, 2018. One Steel Cheyenne Fire Pit will be awarded at each banking center. No cash equivalent, substitution, or transfer of prize permitted. Official Terms & Conditions available upon request. Ask us for details. Sunjoy is not a sponsor of the sweepstakes and is not affiliated with this sweepstakes.

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# TransferNOW<sup>®</sup>

ACCOUNT TO ACCOUNT

Enjoy an easy and secure way to make account-to-account transfers with TransferNow<sup>®</sup>, our inbound and outbound account transfer service. Includes next day delivery\*.

\*There is a \$5.00 fee per every TransferNow next business day inbound transfer and a \$5.00 fee per every TransferNow next business day outbound transfer. Message and data rates may apply. TransferNow is a Registered Trademark of Fiserv, Inc., or its affiliates.

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come together

# Notifi<sup>SM</sup>

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With Notifi, alerts are published and processed in real-time. Receive alerts directly via eMail, text, Online Banking and Mobile Banking.

Message and data rates may apply. Notifi is a Service Mark of Fiserv, Inc., or its affiliates.

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## Our Roots Are Firmly Planted Here.

**SAVE THE DATE**  
**FOR OUR AG EVENT**  
Wednesday, December 5, 2018  
9 am EST ~ 3 pm EST • Huntingburg, Indiana

SPRINGS VALLEY  
**AgMatters**  
YOUR ALLY ON THE FARM

**springsvalley**  
BANK & TRUST COMPANY