Fleur de Lis
Sentinel
OCTOBER 2021
FOR OUR COMMUNITY

The Privacy Paradox:
5 places we give up privacy online– *and don't know it*

Written by: NortonLifeLock *at us.norton.com*

When we set good intentions – whether it's in our careers or personal pursuits – there's always the chance that we'll fall short sometimes. This is especially true in the instance of our online lives and how, despite our best intentions and sincerest concerns, we compromise our privacy online.

This is called the privacy paradox, meaning that we believe online privacy is important, but we don't act on that belief. Instead, it's often the case that we prioritize the internet's conveniences over protecting our personal information and sensitive data from the world of cybersecurity and data tracking risks that lurk on the internet.

And this has never been more important than the present!

For perspective, according to Norton's 6th annual Cyber Safety Insights Report:

- **73 percent of Americans say they are spending more time online than ever before, due in part to COVID-19.**
- **And 59 percent say they are more worried than ever about becoming a victim of cybercrime.**
- **Yet, 40 percent of Americans also admit they don't know how to protect themselves from cybercrime.**

What's more, cybercrime victims collectively spent 2.7 billion hours trying to resolve their dilemmas in the last 12 months. For one example of the cybersecurity messes these victims had to clean up, 25 percent of Americans detected unauthorized access to an account or device.

(continued on page 2)

(continued from page 1- The Privacy Paradox)

Merely managing your privacy settings can go a long way in safeguarding your digital privacy and, in turn, taking back control of your data. But when you consider all of the common websites, applications, and platforms we visit online every day, there are many more tweaks that need to be made.

To put you on the right path, we're highlighting five places we frequent and fumble our good intentions to protect our online privacy, plus pointers to stay ahead of potential cyber threats.

1. **Food delivery apps and services**
   a. After a long day's work, there's not much like the reprieve of having dinner or groceries delivered right to your doorstep. That's where food delivery apps and services have come in – and been on the rise in the past year when even going to grocery stores didn't feel feasible. For all of their conveniences, though, food delivery apps and services are also susceptible to cyber threats. Just consider the profile information you save in them for later, including your home address and payment methods. The reality is data breaches happen and customer information can be compromised and leveraged to attempt identity theft.
   b. To offset any worst-case scenarios, opt to input your personal information manually for every transaction, don't save it for later, or don't create an account. And, if you do opt to create an account, be sure to use a strong, unique password, and change it often. Also, always use for two-factor authentication, if it's an option.
2. **Social media platforms**
   a. Social media is for sharing, right? Of course, but there's a difference between sharing and oversharing – and we're not meaning about inspirational quotes or funny cat videos. Consider how much personal information you leave public on your social media profiles, including your precise date of birth or alma mater and even employment history. All of these can be used by cybercriminals to piece together your identity or by data brokering sites to piece together a customer profile.
   b. As a safe measure, always set your social media accounts to private to ensure you're approving your "friends" and also limit your "about me" information in your profiles. Moreover, take the time to get to know your social media privacy settings – and update your data tracking preferences accordingly.
3. **Online shopping sites**
   a. Many of us leaned on online shopping well before the COVID-19 pandemic all but forced us into it. And while our buying habits might have changed, cybercriminals' tactics have stayed the same for the most part. This is especially when it comes to how they use formjacking to collect sensitive user information on a checkout page, which can later be used for identity theft, extortion, or to sell on the dark web.
   b. It's not as scary as it sounds, though, if you level up your online privacy protection. To do this best, browse online shopping sites in incognito mode or use a VPN, which encrypts your data. Finally, only visit secure websites, meaning ones beginning with "HTTPS."
4. **Video conferencing services**
   a. No matter if you've leveraged one for work, virtual happy hours with friends, or even telehealth appointments, one thing is for certain: Video conferencing services have never been more popular or important. And that includes being important for cybercriminals who are looking to hack into the webcams of our devices, potentially committing a true invasion of privacy.
   b. To level up your video conferencing cybersecurity, practice webcam awareness first a foremost:
      i. Use a video background instead of exposing your physical surroundings.
      ii. Always log out and close video conferencing apps after a meeting ends.
      iii. Cover your webcam when not in use.
      iv. Additionally, consider using a VPN at all times.
5. **Streaming platforms**
   a. Most of us couldn't even imagine dreaming of a world without streaming. Between television streaming services and online gaming sites, streaming platforms are our go-to form of entertainment.
   b. But they too aren't exempt from cybersecurity incidents, especially considering how hungry cybercriminals are to sell our account logins on the dark web. Not to mention, there's the personal information like payment methods and home addresses that we save in our profiles out of convenience – and unbeknownst to us, for a hacker's convenience.

To safeguard your account information, always use strong, unique passwords, and change them often. In addition, opt into two-factor authentication, if it's available.

Brian Schwartz Graduates from the Graduate School of Banking at the University of Wisconsin-Madison

Brian Schwartz, Assistant Vice President and Loan Operations Manager, graduated from the Graduate School of Banking (GSB) at the University of Wisconsin-Madison on August 13, 2021.

Prior to joining Springs Valley, Brian was employed with Buehler Foods for over 19 years, holding the role of Store Manager, along with assisting in multiple areas of the organization including: pricing, advertising, and merchandising.

Brian joined Springs Valley Bank & Trust Company as a Loan Processor in 2014. He transitioned into the Loan Operations Manager role in 2016 and named Assistant Vice President & Loan Operations Manager in 2018.

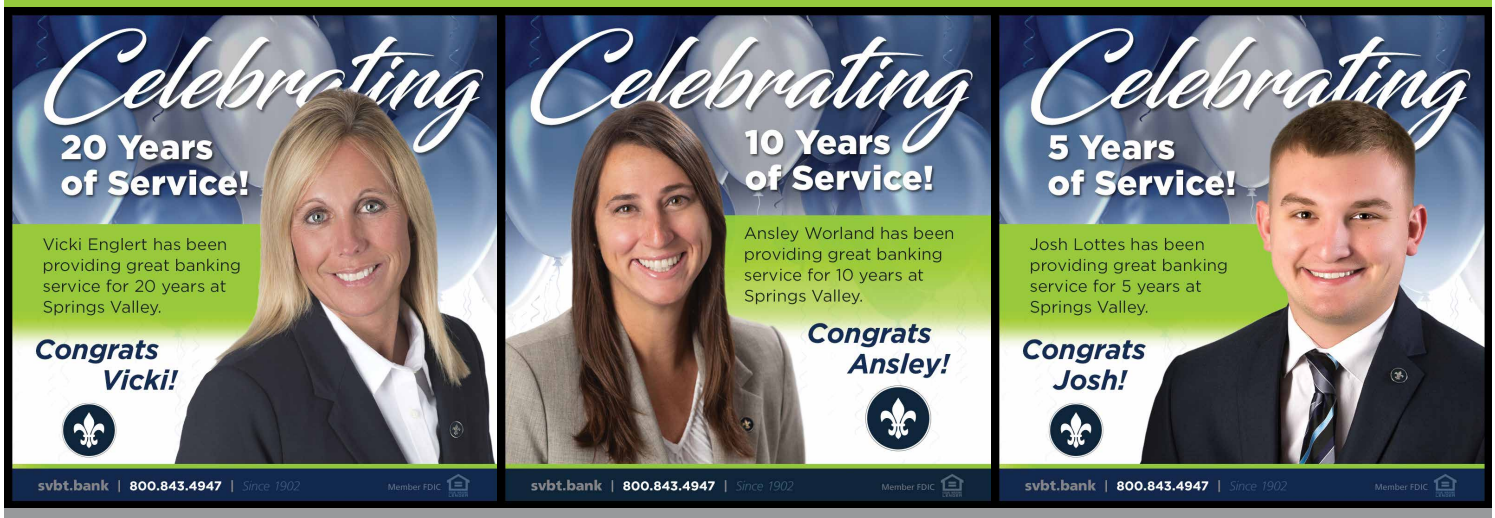
Schwartz is a graduate of Jasper High School and holds an Associate Degree in Business Management and Accounting from Vincennes University. He resides in Dubois County with his wife, Julie and daughters, Ashlyn & Brynlee. Brian's hobbies include biking, camping, traveling, watching IU Basketball, watching St. Louis Cardinals baseball, and spending time with family & friends. He is a member of Saint Joseph Catholic Church and an associate member of Shiloh United Methodist Church in Jasper.

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.

"Brian has made a huge impact on Springs Valley as he leads our loan support team," 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."

"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 Schwartz, Assistant Vice President & Loan Operations Manager. "The experience was truly rewarding and worth the commitment to improve my knowledge and skills."

Congratulations on your years of service!



HELP US

Welcome

Amanda Seng

Commercial Loan Processor
aseng@svbt.com

We're pleased to announce the newest member of our Springs Valley team.

Welcome to the team Amanda!

svbt.bank | 800.843.4947 | Since 1902 Member FDIC

HELP US

Welcome

Kayla Dant

Personal Banker
kdant@svbt.com

We're pleased to announce the newest member of our Springs Valley team.

Welcome to the team Kayla!

svbt.bank | 800.843.4947 | Since 1902 Member FDIC

HELP US

Welcome

Petra Tipton

Personal Banker
ptipton@svbt.com

We're pleased to announce the newest member of our Springs Valley team.

Welcome to the team Petra!

svbt.bank | 800.843.4947 | Since 1902 Member FDIC

HELP US

Welcome

Belinda Parks

Personal Banker
bparks@svbt.com

We're pleased to announce the newest member of our Springs Valley team.

Welcome to the team, Belinda!

svbt.bank | 800.843.4947 | Since 1902 Member FDIC

HELP US

Welcome

Courtney Harrison

Personal Banker
charrison@svbt.com

We're pleased to announce the newest member of our Springs Valley team.

Welcome to the team, Courtney!

svbt.bank | 800.843.4947 | Since 1902 Member FDIC

HELP US

Welcome

Hannah Ingersoll

Universal Banker
hingersoll@svbt.com

We're pleased to announce the newest member of our Springs Valley team.

Welcome to the team, Hannah!

svbt.bank | 800.843.4947 | Since 1902 Member FDIC

HELP US

Welcome

Jill Nordhoff

Commercial Loan Processor
jnordhoff@svbt.com

We're pleased to announce the newest member of our Springs Valley team.

Welcome to the team, Jill!

svbt.bank | 800.843.4947 | Since 1902 Member FDIC

HELP US

Welcome

Madison Cave

Personal Banker
mncave@svbt.com

We're pleased to announce the newest member of our Springs Valley team.

Welcome to the team, Madison!

svbt.bank | 800.843.4947 | Since 1902 Member FDIC

HELP US

Welcome

Natasha Hall

eBanking Specialist &
Operations Assistant
nhall@svbt.com

We're pleased to announce the newest member of our Springs Valley team.

Welcome to the team Natasha!

svbt.bank | 800.843.4947 | Since 1902 Member FDIC

CORE VALUES:

INITIATIVE.
RESPECT.
COMPETENCE.
TEAMWORK.
OWNERSHIP.
RESPONSIVENESS.

springsvalley

on the move

LINDSAY HASENOUR,
Personal Banker,
Princeton Banking Center

lhasenour@svbt.com

Congrats Lindsey!

svbt.bank | 800.843.4947 | Since 1902 Member FDIC

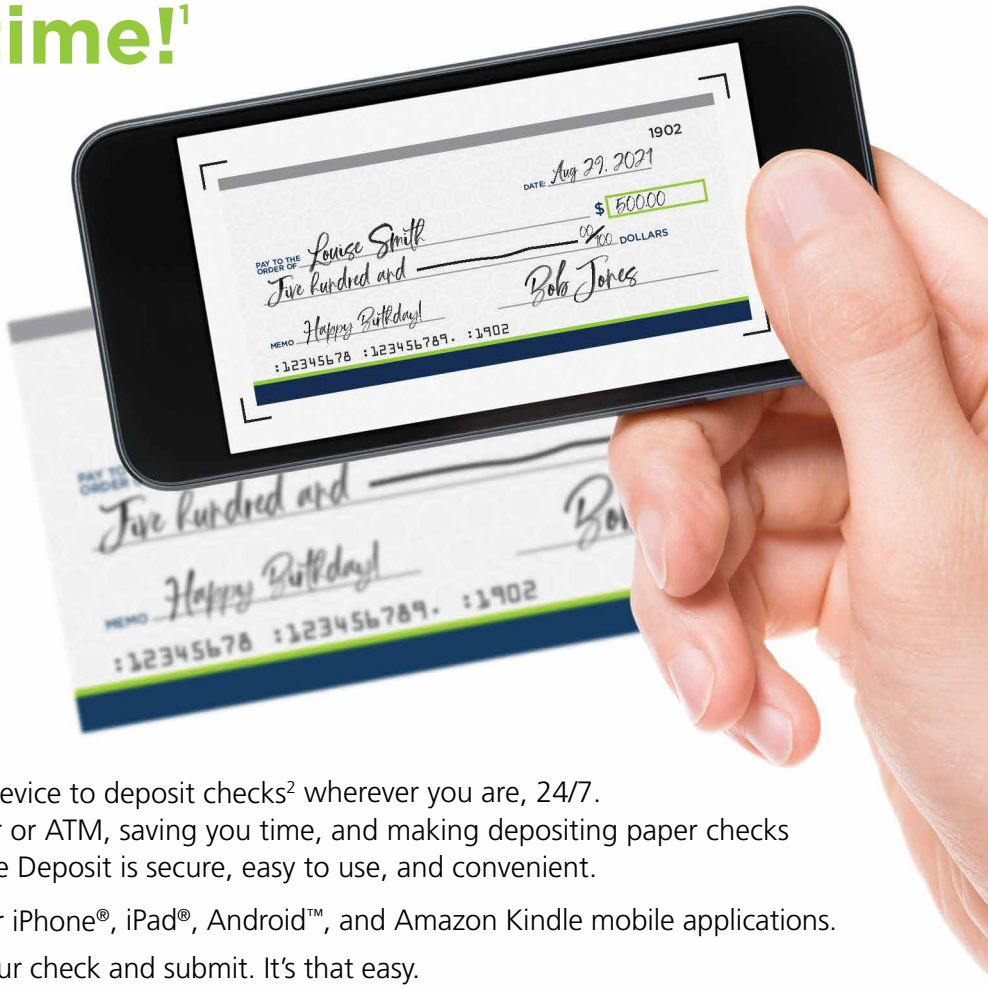
It's a Snap!

Make deposits on your time - Now, in real time![1]

MobileDeposit

[IT'S A SNAP!]

Mobile Deposit is now available in more **"real-time"**! Get your money faster![1]



A feature of Springs Valley's mobile app, Mobile Deposit lets you use your mobile device to deposit checks[2] wherever you are, 24/7. There's no need to go to a banking center or ATM, saving you time, and making depositing paper checks a quick and convenient experience. Mobile Deposit is secure, easy to use, and convenient.

- Mobile Deposit is accessible through our iPhone®, iPad®, Android™, and Amazon Kindle mobile applications.
- Take photos of the front and back of your check and submit. It's that easy.
- Save time with fewer trips to an ATM or Bank.

Anytime, Anywhere Banking.

Loyal to you, your family, and your future.

springsvalley
BANK & TRUST COMPANY

svbt.bank | **800.843.4947** | *Since 1902*

Member FDIC EQUAL HOUSING LENDER

[1]Mobile deposits captured during a business day (M-F between 8:00 am to 5:00 pm EST), will be available to you quicker than before. Once the mobile deposit is received, our team will review and either approve or deny the transaction. If approved, your money will be available instantly. [2]Must be enrolled in Springs Valley's Online Banking. Springs Valley Mobile Deposit is available for select mobile devices. Enroll in SVBT Online and download the Springs Valley Mobile App. Message and data rates may apply. Subject to eligibility and further review. Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and other restrictions apply. See svbt.com/MobileDeposit for details and eligible mobile devices.