



Fleur de Lis



Sentinel

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FOR OUR COMMUNITY

Concerned About Cyber? **4 Easy Steps** for Staying Secure in 2022

From: <https://www.aba.com/advocacy/community-programs/banksneveraskthat>

Cybersecurity has become one of the biggest hot topics both inside and outside of technology circles over the last two years. From securing learning devices due to a rise in digital learning during the COVID-19 pandemic, to coping with the fallout of high-profile breaches of national infrastructure such as the Colonial Pipeline, there is a seemingly endless newscycle dedicated to cybersecurity mishaps and concerns.

And with this onslaught of negative news, it can be easy for everyday individuals to become overwhelmed and to feel powerless in the face of the “insurmountable” threats posed by cybersecurity. But in actuality nothing could be further from the truth.

With all of the jargon that is typically thrown around in relation to cybersecurity there is a longstanding misperception that cybersecurity is beyond everyday people and that it should be left to the professionals. Moreover, there is a prevailing sense among the public that breaches are simply a fact of life and that we should just learn to deal

with them. But this just isn't true. In fact, everyday people have a huge role to play in cybersecurity threat prevention, detection, and remediation. For example, according to IBM, 95% of breaches have human error as a main cause. Therefore, everyday day technology users are very much the first line of defense when it comes to thwarting cybercrime. Unfortunately though, many individuals are not aware of some of the best practices for boosting cybersecurity and how easy they are to use.

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With that, here are a few key best practices that everyday people can implement today to enhance their own cybersecurity and create a more secure world for everyone.

WATCH OUT FOR PHISHING

Phishing – when a cybercriminal poses as a legitimate party in hopes of getting individuals to engage with malicious content or links – remains one of the most popular tactics among cybercriminals today. In fact, 80% of cybersecurity incidents stem from a phishing attempt. However, while phishing has gotten more sophisticated, keeping an eye out for typos, poor graphics and other suspicious characteristics can be a tell tale sign that the content is potentially coming from a “phish.” In addition, if you think you have spotted a phishing attempt be sure to report the incident so that internal IT teams and service providers can remediate the situation and prevent others from possibly becoming victims.

PRO TIP

Call the number on your card.

BANKS NEVER ASK THAT

American Bankers Association

This graphic features a yellow background with a white outline of a card. The text is in bold, dark blue and black. The American Bankers Association logo is in the bottom right corner.

UPDATE YOUR PASSWORDS AND USE A PASSWORD MANAGER

Having unique, long and complex passwords is one of the best ways to immediately boost your cybersecurity. Yet, only 43% of the public say that they “always” or “very often” use strong passwords. Password cracking is one of the go-to tactics that cybercriminals turn to in order to access sensitive information. And if you are a “password repeater,” once a cybercriminal has hacked one of your accounts, they can easily do the same across all of your accounts.

One of the biggest reasons that individuals repeat passwords is that it can be tough to remember all of the passwords you have. Fortunately, by using a password manager, individuals can securely store all of their unique passwords in one place. Meaning, people only have to remember one password. In addition, password managers are incredibly easy to use and can automatically plug-in stored passwords when you visit a site.

ENABLE MFA

Enabling multi-factor authentication (MFA) – which prompts a user to input a second set of verifying information such as a secure code sent to a mobile device or to sign-in via an authenticator app – is a hugely effective measure that anyone can use to drastically reduce the chances of a cybersecurity breach. In fact, according to Microsoft, MFA is 99.9 percent effective in preventing breaches. Therefore, it is a must for any individual that is looking to secure their devices and accounts.

ACTIVATE AUTOMATIC UPDATES

Making sure devices are always up-to-date with the most recent versions is essential to preventing cybersecurity issues from cropping up. Cybersecurity is an ongoing effort, and updates are hugely important in helping to address vulnerabilities that have been uncovered as well as in providing ongoing maintenance. Therefore, instead of trying to remember to check for updates or closing out of update notifications, enable automatic update installations whenever possible.

PRO TIP

Never share your PIN or password.

BANKS NEVER ASK THAT

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Jamie Shinabarger Elected 2023 Chairman of Indiana Bankers Association



Jamie R. Shinabarger, president, CEO and director of Springs Valley Bank & Trust Company as well as its parent company, SVB&T Corporation, has been elected 2023 chairman of the Indiana Bankers Association. The election took place Monday, Sept. 12, during the IBA Annual Convention in French

Lick. Shinabarger currently serves the IBA as first vice chairman and will become chairman effective Jan. 1, 2023.

Before joining Springs Valley in 2008, Shinabarger was president and CEO of Hicksville Building, Loan & Savings Bank in Ohio, where he spent the bulk of his career working in bank administration, lending, collections, deposits, IRAs, compliance and marketing. Prior to that, he worked at the Federal Land Bank of Bryan, Ohio, and Farm Credit Services of Defiance, Ohio.

Shinabarger serves on the boards and executive committees of Dubois Strong and Radius Indiana, and is a member of the Kiwanis Club of Jasper and Junior Achievement. He earned a bachelor's degree from Taylor University, an MBA from Indiana Wesleyan University and a certification of completion in executive education from the Ohio State College of Business. Shinabarger is a member of the Indiana Bankers Association 40 Year Club, which recognizes Indiana banking professionals who have completed at least 40 years of service to the industry, and is currently a member of Bank CEO Network and Friends of Traditional Banking. Jamie and his wife, Catherine "Sam" Shinabarger, reside in Jasper, Indiana.

The following have been elected to the 2023 IBA Board of Directors, effective Jan. 1, 2023:

IBA OFFICERS

Jamie R. Shinabarger, Chairman, Springs Valley Bank & Trust Company, Jasper

Benjamin J. Bochnowski, First Vice Chairman, Peoples Bank, Munster

Matthew Howrey, Second Vice Chairman, North Salem State Bank

Garry D. Kleer, Immediate Past Chairman, First Bank Richmond

Amber R. Van Til, President and CEO, Indiana Bankers Association

CONSTITUENT DIRECTORS

Michael K. Bauer, ABA Membership Council, WesBanco Bank, Wheeling, WV

Michael H. Head, ICBA State Director, First Federal Savings Bank, Evansville

Joseph F. Breen, Non-Indiana Headquartered Bank Director, Huntington National Bank, Columbus, OH

Brock Goggins, Future Leadership Division President, German American Bank, Jasper

REGIONAL AND AT-LARGE DIRECTORS

David M. Findlay, At-Large, Lake City Bank, Warsaw

Kent A. Liechty, At-Large, First Bank of Berne

J. Daniel Maddox, North Region, Citizens State Bank, New Castle

Bradley Monts, North Region, Hoosier Heartland State Bank, Crawfordsville

Jacqueline M. Ruge-Perkins, North Region, First State Bank of Porter

Lisa Arnold, South Region, Home Bank, Martinsville

Gregory Inman, South Region, Scottsburg Building and Loan Association

John M. Kennedy, South Region, gbcBANK, Greenfield



2023 IBA Chairman Jamie R. Shinabarger (left) receives the chairman's gavel from 2022 Chairman Garry D. Kleer at the Indiana Bankers Association's Annual Convention in French Lick.

The Indiana Bankers Association supports Indiana banking through issues advocacy, professional education, and products and services that enhance financial institutions' ability to help build better communities.

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Contact: Evan Hoffmeyer, EHoffmeyer@indiana.bank, 317-333-7143

HELP US
Welcome

Jenni Neber

Personal Banker
Princeton Banking Center
jneber@svbt.com

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

*Welcome to the
team Jenni!*



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HELP US
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Sarah Reckelhoff

Compliance Associate
Jasper Main Street Banking Center
sreckelhoff@svbt.com

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

*Welcome to the
team Sarah!*



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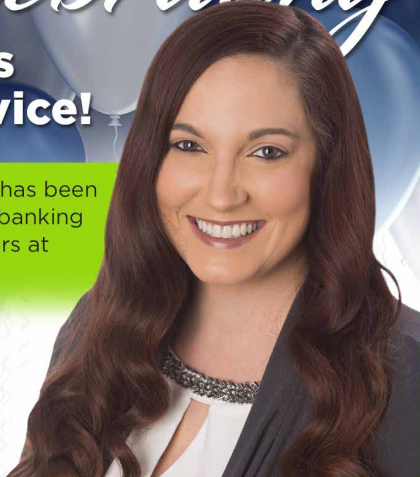
Sandra Smitson has been
providing great banking
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BANKING CENTER**
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Washington, IN 47501