THE FIRST NATIONAL BANK OF DENNISON

ATM Safety Tips *from the ABA Foundation*

Summer 2012

Protecting Your ATM Card

*Always protect your ATM card and keep it in a safe place, just like you would cash, credit cards or checks.

*Do not leave your ATM card lying around the house or on your desk at work. No one should have access to the card but you. Immediately notify your bank if it is lost or stolen.

*Keep your Personal Identification Number (PIN) a secret. Never write down the information anywhere, especially on your ATM card.

*Never give any information about your ATM card or PIN over the telephone. For example, if you receive a call, supposedly from the police, wanting to verify your PIN, do not give that information. Notify the police immediately.

Using an ATM

*Be aware of your surroundings, particularly at night. If you observe suspicious persons or circumstances, do not use the ATM at that time.

*Have you ATM card ready and in your hand as you approach the ATM. Don't wait to get to the ATM and then take your card out of you wallet or purse.

*Be careful that no one can see you enter your PIN at the ATM. Use your body to "shield" the ATM keyboard as you enter your PIN into the ATM.

*Do not count or visually display any money you received from the ATM. Immediately put your money into your pocket or purse and count it later.

*If you are using a drive-up ATM, be sure passenger window are rolled up and all doors are locked. If you leave your car and walk to the ATM, lock you car.

Special Precautions for Using an ATM at Night

*Park close to the ATM in a well-lighted area.

*Take another person with you, if at all possible.

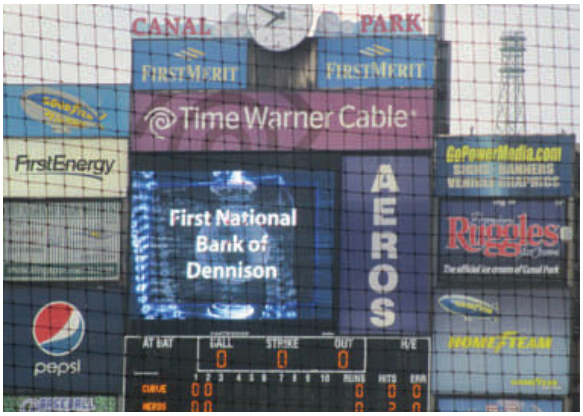
*If the lights at the ATM are not working, don't use it.

*If shrubbery has overgrown or a tree blocks the view, select another ATM and notify your bank.

ATM Crimes

These tips are meant to make you aware , ATM crimes can happen. Preventing such a crime must be a cooperative effort between you and your bank.

The First National Bank Employee's Attend Akron Aeros Game



Watch out for 6 Signs of Identity Theft

Information provided by myFICO

1) **Unexpected phone calls from creditors.** If you get a call from a creditor demanding payment for a purchase no one in your family made, have the caller give you all information possible and investigate.

2) Strange credit card charges. It's easier to spot these if you keep all your receipts and reconcile them with your statements each month.

3) Getting turned down for credit unexpectedly. This is one of the more common ways people discover they've been victimized.

4) Account usernames and passwords or ATM PINs stop working. This suggests that an identity thief may have changed your access codes.

5) Missing bills. If bills from your accounts suddenly stop arriving, it could mean an identity thief has changed your address in order to use bank accounts without raising suspicion.

6) Strange information in your files. If information in a personal file is not yours it could signal identity theft or it could be an innocent mistake. To avoid mistaken identity problems use your middle name or middle initial on accounts to distinguish you from others who have the same name.

Protect Yourself from Identity Theft!

Check and review your FICO Scores and credit reports on a quarterly basis.

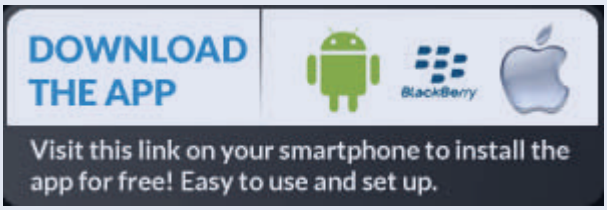
Making Banking Easy with FNB Homebanking, Billpay and Mobile App

FNB Homebanking gives you access to your accounts 24hrs a day, 7 days a week. You can view your current transactions plus view your checks, deposits and transfer money from one account to another.

FNB Homebanking Billpay allows you to pay your bills directly from your computer without leaving your house. Your monthly bills will be paid directly from your account with just a click of your mouse.

FNB Mobile App allows you to check available balances, transfer funds right from your phone..

It's Easy and Convenient!



http://localfreeapps.com/market/install.php?appid=69

Someone who you know

Every bank has a promise. Ours is serving YOU. With us, it's our mission. We feel a strong obligation to you when YOU come to us and trust us with the safekeeping of your hard-earned money. We know that YOU work hard for your money. We're here to see that it works hard for YOU.

It's All About You!

We Have Great Car Rates!

Call or Stop by…..

1ST FIRST NATIONAL BANK

Dennison	740-922-2532
Dover	330-364-8671
Gnadenhutten	740-254-4321
Southside, New Philadelphia	330-339-1150
East High Ave, New Philadelphia	330-339-3789

www.fnbdennison.com

FDIC

EQUAL HOUSING OPPORTUNITY

First National will be at the following events:

October 3rd ~ Tuscarawas Chamber Business Expo

November 3rd ~ Family Reading Festival at New Towne Mall