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Financial Cyber-Security Tips From Montgomery Bank

MARCH 23RD 2016 BY DEE LOFLIN

Financial Cyber-Security Tips From Montgomery Bank

Dexter, Missouri - The potential of your business experiencing an electronic theft attempt is ever-growing. Would-be crooks are becoming smarter, and their schemes more sophisticated, as security practices of companies heighten. According to the Federal Bureau of Investigation (FBI), one such scheme, Business E-mail Compromise (BEC), is a growing financial fraud that is more sophisticated than any similar scam it has seen before. BECs, in their various forms, have resulted in actual and attempted losses of more than one billion dollars to businesses worldwide.

Typically using wire or electronic fund transfers as their method for theft, criminals use a well-crafted email sent to a member of the company's financial office staff that appears to be sent from an executive officer of the company. The email directs the staff member to initiate an electronic transfer or wire transaction of funds to an account to which the criminal has access. The phony email address is nearly identical to the executive's actual address, and therefore the fraudulent email is nearly impossible to detect. Without secondary identification and authorization processes in place, an unsuspecting staff member will complete the transaction, and the money is often never recovered.

The information below regarding BECs is from the FBI. At Montgomery Bank, we use these steps to help prevent successful fraud attempts, and thought this might

be valuable information for you to incorporate into your wire transfer security protocol as well.

Call to verify wire transfers. Before authorizing a wire transfer, call the person requesting to verify they really asked for it. Don't call any number in the email or reply to the email; call the requestor directly.

Train employees to look out for these scams. The FBI provides a list of tips and other helpful information to avoid becoming a BEC scam victim.

Confirm any changes to wire transfer processes or locations. If a vendor suddenly asks for money to be sent to a new location, verify the new location over the phone or separately from the email thread.

Use social media cautiously. Make executives and managers aware and encourage them to limit how much they share on social media. Many of these scams use knowledge gleaned from social media about executives' and managers' whereabouts and activities.

Register domains similar to your corporate domain. Fraudsters may use similar domains that are one letter off of the victim's domain to receive email responses or set up spoofed websites.

Conduct regular social engineering assessments. In addition to network penetration tests, organizations should also conduct social engineering assessments, including phone and email, to gauge the effectiveness of security policies and training. Use the results to update policies and educate employees. BEC scams are difficult to spot, so don't rely on any single method to avoid your business becoming a victim. The fraudsters will change their tactics to increase their chances of success. As these tactics change, the defenses must change as well. As with so many attacks of this type, security awareness and good processes are vital keys to crime prevention.

If your company has been victimized by a BEC scam, it is important to act quickly. Contact your financial institution immediately and request that they contact the financial institution where the fraudulent transfer was sent. Next, call the FBI, and also file a complaint—regardless of dollar loss—with the Internet Crime Complaint Center (IC3) at <https://www.ic3.gov/complaint>.

If you have questions regarding this or other security issues regarding your Montgomery Bank accounts, please do not hesitate to contact your Relationship Manager or contact our Customer Service Department at 800-455-2275.

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Garden Symposium Workshop

MARCH 18TH 2016 BY DEE LOFLIN

Garden Symposium Workshop

Dexter, Missouri - The University of Missouri Stoddard County Extension Office has announced plans for a Garden Symposium workshop to be held on Thursday, March 31, 2016, at the Faith Lutheran Church, 1002 Saddle Spur Road in Dexter, MO.

The program will bring Extension Specialists to Dexter who will provide practical knowledge on building a healthy soil, hoop houses, lawn care and weeds, farmers markets

and practical pests.

This is a great opportunity for garden enthusiasts and small commercial growers in the area to ask questions and gain knowledge on garden related topics.

The Garden Symposium will begin at 9 a.m. with a welcome followed by presentations by Donna Aufdenberg - horticulture specialist, Dr. Van Ayers – community development specialist, Sarah Denkler - horticulture specialist, Kate Kammler - horticulture specialist and Anthony Ohmes - agronomy specialist.

The event includes lunch with activities concluding by 1:30 p.m. To register call the University of Missouri Stoddard County Extension Office at 573-568-3344.

University of Missouri Extension provides equal opportunity to all participants in extension programs and activities, and for all employees and applicants for employment on the basis of their demonstrated ability and competence without discrimination on the basis of race, color, national origin, ancestry, religion, sex, sexual orientation, gender identity, gender expression, age, genetic information, disability, or protected veteran status.

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Disabled Veterans Spring Turkey
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Two Hunter Education Skills
Sessions Set

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Disabled Veterans Spring Turkey Hunt

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Disabled Veterans Spring Turkey Hunt

Disabled veterans may apply for this hunt until March 31.

Cape Girardeau, Missouri - The Missouri Department of Conservation (MDC) is hosting a Disabled Veterans Spring Turkey Hunt April 24-26 in Bollinger County. The event is open to any disabled veteran with service-related injuries.

“We want to proudly honor those who have defended our freedoms,” said Conservation Agent Alan Lamb.

The goal of the program is to assist disabled veterans who are not able to go turkey hunting on their own. The event begins April 24 with morning turkey hunts on April 25 and 26.

MDC Outdoor Skills Specialist DeeDee Dockins said all participants will be given basic instruction on how to pattern their shotgun the evening before the first hunt.

“Then the veterans will hit the field the next morning for some top notch Missouri turkey hunting,” said Dockins.

Each veteran will be guided by conservation agents or MDC employees. Other activities planned include target shooting and fishing. Hunting and camaraderie will continue until

the event concludes on the afternoon of April 26.

“We’re dedicated to providing veterans with positive recreational opportunities,” said Lamb. “It isn’t just a hunt, it is an experience and we get as much out of the program as the veterans do.”

Lodging at an MDC facility and all meals and equipment will be provided throughout the event. The event is free to participants but applicants must apply and purchase the necessary permits. Applications are available at the MDC Southeast Regional Office in Cape County Park North or by emailing Dockins at DeeDee.Dockins@mdc.mo.gov. The application deadline is March 31.

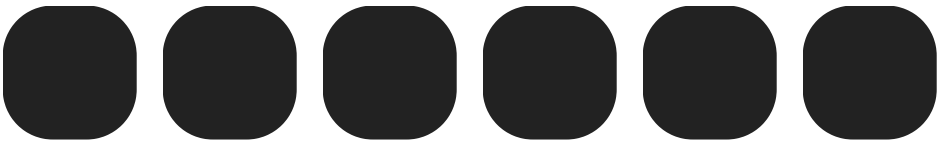
The Veterans of Valor Turkey Hunt is in cooperation with the Southeast Regional Disabled Veterans Recreational Program which provides outdoor recreational opportunities for disabled veterans.

For more information, or to apply, call the Southeast Regional Office at (573)290-5730 or email Dockins at deedee.dockins@mdc.mo.gov.

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Bootheel Recycling Price Sheet - March 17, 2016

MARCH 18TH 2016 BY DEE LOFLIN

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Dexter, Missouri - "Bootheel Recycling is a Missouri scrap metal recycling company whose customer base includes regional utility companies, large manufacturing businesses, tool and die shops, local Dexter scrap dealers, haulers, farmers and individuals across Southeast Missouri and Arkansas."

"We comply vigilantly with the laws set forth by OSHA, EPA, federal and Missouri. Our scrap metal recycling policies are honest and transparent. Our scales are certified yearly and calibrated twice a year. We belong to the Chamber of Commerce and the Institute of Scrap Recycling Industries. We are OSHA 10 certified. We have the highest graded material in the industry."

"We buy most forms of ferrous and non-ferrous metals, including copper, aluminum, stainless steel, brass, scrap iron, radiators and catalytic converters. Please consult our Scrap Metal Selling Guide to find out more about how to sell scrap metal, and how to get the most money for your scrap metal. The best indication of our success is our loyal customer base. We are nice people with good business practices. We have a very high level of return business, and our new customers often come to us by way of referral."

"Our friendly customer service staff will ensure that your recycling experience is simple and hassle-free. Our modern and streamlined processing system allows us to offer competitive prices. Please contact us today if you would like to inquire about our services."

Check out their website by clicking **[HERE](#)**.

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Bootheel Recycling Price Sheet - March 8, 2016

MARCH 08TH 2016 BY DEE LOFLIN

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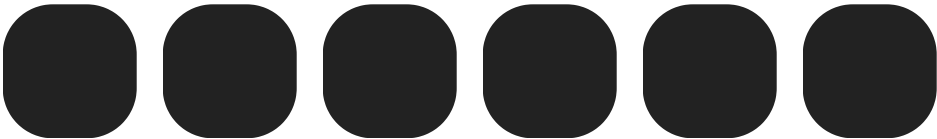
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Check out their website by clicking **HERE**.

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