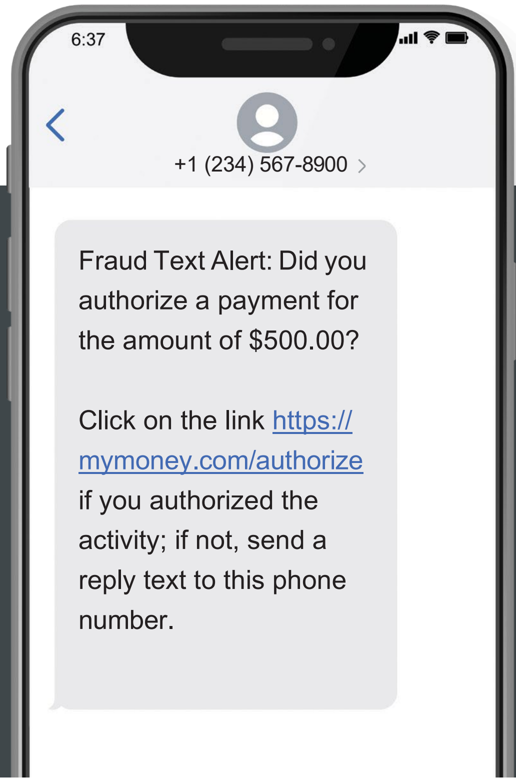
5100 South I-35 Service Rd
Oklahoma City, Ok. 73129
405-672-7831
https://www.frontier-ok.com

Stop Account Takeover Fraud Before It Starts

Fraudsters are after your account. They pose as your financial institution to trick you into handing over personal information. Once they have it, they can lock you out and steal your money.



How It Happens

• It often starts with a fake text (like the one shown here) or email claiming to be from FRONTIER STATE BANK. You might see a warning about a suspicious transaction and be asked to quickly confirm details.

• Next, the fraudster might call you directly, pretending to cancel the payment. They'll ask for personal information – like your login credentials or a security code – so they can "verify your identity."

How to Stay Safe

• Ignore unexpected texts, emails, and calls asking for personal or account details. FRONTIER STATE BANK will never ask for sensitive information this way.

• Don't click on links or call numbers from suspicious messages.

• If in doubt, contact FRONTIER STATE BANK directly using a trusted phone number or website.

If you think you've been targeted, contact FRONTIER STATE BANK immediately.

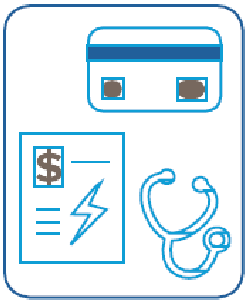
Website: https://www.frontier-ok.com/
Customer Service: 405-672-7831

How to Spot, Avoid, and Report Identity Theft

What is identity theft?

Identity theft happens when someone uses your personal or financial information without your permission.

They might steal your
- → Name and address,
- → Credit card or bank account numbers,
- → Social Security number,
- → Medical insurance account numbers.



They might use them to
- → Buy things with your credit cards,
- → Get new credit cards in your name,
- → Open utilities in your name,
- → Steal your tax refund,
- → Use your health insurance to get medical care,
- → Pretend to be you if they're arrested.

How will I know if someone steals my identity?

- → **Read your bills.** Do you see charges for things you didn't buy?
- → **Watch your bank account statement.** Are there withdrawals you didn't make? Are there changes you didn't expect?
- → **Check your mail.** Did you stop getting a bill? Did you get a bill for an account you never opened? Or did you get a letter about an employer you don't recognize?
- → **Get your credit report.** Are there accounts or other information you don't recognize? To get your report, call Annual Credit Report at **877-322-8228**, or go to **AnnualCreditReport.com**. Federal law gives you the right to get a free copy of your credit report every 12 months from each of the three nationwide credit bureaus. (The three bureaus also now let you check your credit report once a week for free at **AnnualCreditReport.com**).

How do I protect myself from identity theft?

- → **Protect documents that have personal information.** Keep official documents like your birth certificate, Social Security card, and account statements in a safe place. Shred any documents that reveal your personal information before you throw them away. Report lost or stolen checks immediately.
- → **Don't share your Social Security number with someone who contacts you unexpectedly.** Even if they say they're from the Social Security Administration, the IRS, your bank, or another organization you know. They're not. It's a scam.
- → **Protect your information online and on your phone.** Use passwords that are hard to guess. And add multi-factor authentication, like a code you get by text message, for accounts that offer it. Never share your online banking credentials.
- → **Protect your ATM PIN.** Closely guard your ATM Personal Identification Number (PIN).
- → **Review your bills.** Look for charges for things you didn't buy, or an unexpected bill.

The unauthorized use of someone's identity is a serious matter to *FRONTIER STATE BANK.*
If you suspect you may be a victim of identity theft or account fraud, please contact our Customer Service department immediately at 405-672-7831.