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Century Savings Bank Offers Financial Tips to Consumers:

Tips for Consumers in the Event of a Data Breach

UPPER DEERFIELD, NJ (January 20, 2016) – Century Savings Bank, a leader in community banking, is reminding consumers to take an active role in protecting their accounts in the event of a data breach. A data breach is a security incident in which sensitive, protected or confidential data is copied, transmitted, viewed, stolen or used by an individual unauthorized to do so. “Century Savings Bank’s first priority is to protect its customers”, said Deborah Holman, Vice President of Marketing at Century Savings Bank. “Century works diligently to detect fraud in all its forms from counterfeit checks to unauthorized credit and debit card transactions, in an effort to preserve the security and integrity of customer data.” While not all breaches will result in fraud, theft or other crimes, consumers must be aware of the steps that they can take to protect their accounts.

In the event of a data breach, Century Savings Bank suggests following these tips:

- **Use online banking to protect yourself.** Monitor your financial accounts regularly for fraudulent transactions. Sign up for text or email alerts from your bank for certain types of transactions, such as online purchases or transactions of more than \$500.
- **Beware of phishing scams.** Never give out personal financial information in an email or over the phone unless you have initiated the contact.
- **Monitor your credit report.** Order a free copy of your credit report every twelve months from one of the three credit reporting agencies at www.annualcreditreport.com.



If you suspect your identity has been stolen:

- Call your bank and credit card issuers immediately so they can start work on protecting your accounts and clearing your name.
- File a police report and call the fraud unit of three credit-reporting companies.

The fraud unit numbers are:

TransUnion (800) 680-7289

Experian (888) 397-3742

Equifax (800) 525-6285

- Consider placing a victim statement in your credit report.
- Make sure to maintain a log of all the contacts you make with authorities regarding the matter. Write down names, titles, and phone numbers in case you need to re-contact them or refer to them in future correspondence.

For more advice contact the Federal Trade Commission's ID Theft Consumer Response Center at 1-877-ID THEFT (1-877-438-4338) or www.ftc.gov/idtheft.

Together, consumers and banks have the responsibility to protect their financial data from a breach. Century Savings Bank, continues to work with the card networks, law enforcement, and industry associates using a combination of safeguards to protect customers. Substantial measures are in place which allows the Bank to detect unusual spending patterns and protect accounts against theft and fraud. Stop by your bank today to learn more about the security measures that are in place for your protection.

About Century Savings Bank

Based on strong, traditional values and local decision-making, Century Savings Bank is dedicated to being the premier financial services provider in the area, focused on the changing needs of people and business in our communities by providing the highest level of quality service.



Century Savings Bank began as a small mortgage association in downtown Bridgeton in 1865. Now in its 150th year, a milestone achievement as one of America's oldest banks, Century has grown into a full-service community bank with six locations in the heart of South Jersey. Along with its headquarters in Vineland, the Bank maintains branches in Upper Deerfield, Vineland (two offices), Elmer, Mullica Hill, and Gibbstown. Century Savings Bank offers a full line of products and services, including online banking and bill pay, mobile banking, and cash management services to meet all of your consumer and commercial banking needs.

For more information on Century Savings Bank and Community Banking *Plus*, visit www.centurysb.com

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