

Shelby State Bank and ICBA Share Proactive Measures to Safeguard Sensitive Data

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In recognition of Cybersecurity Awareness Month, **Shelby State Bank** and the Independent Community Bankers of America (ICBA) are reminding customers of practical steps to help protect their financial data and quickly recover in the event of a data breach or compromise. Three quarters ([74 percent](#)) of cybersecurity incidents can be attributed to human error. And more than half ([56 percent](#)) of Americans wouldn't know the proper steps in response to a data breach. Cyber criminals will always seek to exploit vulnerabilities so it's up to us all to shore up our defenses and stay vigilant to protect against these insidious attacks. We take great care to educate our employees on how to handle sensitive data, and we want to arm our customers as well with the resources to guard against emerging threats by creating a culture of cyber and data preparedness.

Shelby State Bank uses sophisticated technology and monitoring techniques, strong firewalls, and other methods to secure customer data. Additionally, we practice stringent privacy policies and train employees to treat confidential information with the utmost of care, meeting or exceeding federal and state mandates. But consumers can also take proactive steps to thwart cyberattacks.

Reduce Your Risk

While there is no foolproof way to avoid online identity theft, you can minimize your risk by:

- **Limiting disclosed information:** Don't respond to unsolicited requests for personal information, such as your banking ID, account number, username or password, even if they appear to originate from your bank, government agencies or companies with which you have a relationship.
- **Creating strong and unique passwords:** Use complex, unique passwords for each of your online accounts to avoid a domino effect if one password is compromised. Consider using a password manager to securely store and generate passwords and change them regularly.
- **Enabling security features:** Use the strongest multifactor authentication options offered by your bank. This adds an extra layer of security by requiring a second form of verification, such as a code sent to your mobile device, in addition to your password. Consider using an authenticator app or a secure token.
- **Guarding against phishing attempts:** Be cautious of emails, texts, or phone calls asking for personal information. Phishing scams often mimic legitimate companies, so double-check the sender's details, avoid clicking on unknown links, and report suspicious messages.
- **Maintaining up-to-date software:** Regularly update your devices' operating systems, apps, and antivirus software to protect against the latest security vulnerabilities. Automatic updates can help you stay protected without the hassle of manual intervention.

- **Monitoring accounts for unusual activity:** Frequently review bank and credit card statements for unauthorized transactions. Notify your bank immediately if you spot anything suspicious.

Learn more about how to protect your digital life during Cybersecurity Awareness Month by visiting the [Stay Safe Online website](#) and spreading the word on social media with the hashtag #BeCyberSmart.

“Cyber threats are constantly evolving, so consumers should take an active role in safeguarding their financial data,” said ICBA President and CEO Rebeca Romero Rainey. “Community banks not only prioritize customer protection through rigorous security measures but also empower individuals with the knowledge to defend themselves in an increasingly digital world. Small changes in our online habits can make a world of difference and significantly reduce the risks of cyberattacks.”

About ICBA

The Independent Community Bankers of America® has one mission: to create and promote an environment where community banks flourish. We power the potential of the nation’s community banks through effective advocacy, education, and innovation.

As local and trusted sources of credit, America’s community banks leverage their relationship-based business model and innovative offerings to channel deposits into the neighborhoods they serve, creating jobs, fostering economic prosperity, and fueling their customers’ financial goals and dreams. For more information, visit ICBA’s website at icba.org.