

Quarterly Statement



Volume 18 • Issue 4 • December 31, 2011

A New Danger for Small Business – Spear Phishing

It's not about fish. It's about targeting (that's the spear) your business or personal accounts to get information (the object of the phishing) that can be used to drain your bank account.

It all starts with a contact from one or more persons with a pitch of some kind. They could pose as a potential customer or supplier, even sign a contract to do business with you. However, they tell you they will pay via ACH transfer (direct deposit or electronic funds transfer) and ask you to fill out a form with your bank information on it requesting it to be sent back to them. The form asks for your bank's routing number and your account number. Now they have what they need. Next step is to steal your money by pretending to be you! These con-artists have your bank information plus have more than likely found out other identifying info like your tax identification number, email addresses, contacts, etc. They will even copy your letterhead and logo if submitting faxes.

They use all this information and contact your bank by email, telephone, or fax to request a wire transfer out of the US Banking system to a foreign country. Now, you're in trouble. The bank will blame you for not protecting your data. You'll blame the bank for wiring money to a country you may have never even done business with in the past! The U.S. law enforcement has no authority in a foreign country, and the local law enforcement in the country where the money was sent may be part of the scheme or taking payments from the crooks. Plus, your lawyer may not be able to help because the case law is not settled on this, so it can go either way.

Prevention is key to not losing money from this type of fraud scheme. It's the time and money you've invested in your business up front so you won't have to spend more money and time later chasing lost money.

Make sure to implement policies, procedures, and training for your staff, especially management. Emphasize that information is money and disclosing too much information can kill your company and put them out of a job. 🐼

Junior Achievement's Our City Graduating Class.



ASB's Laurel Sharp teamed up with Dan Rice of Clausen & Rice, LLP this fall to help educate Mrs. Livermont's third grade class on money matters. ASB is a proud supporter of this organization and has several employees involved including Tina Van Camp, Laurel Sharp, Brad Curtis, and David Page. 🐼

Best Orange Hunting Spirit Day Award



ASB was recently given this award by the Pierre Chamber in support of Rooster Rush! Employees wore Rooster Rush Shirts, decorated the bank in festive hunting décor, and placed rooster tracks outside the bank. All departments participated making the bank look quite rustic! 🐼

E-statements — Go Green!

GO GREEN: E-statements are delivered to your email box as a link to view your statement and includes copies of your checks and deposits. E-statements are available for all of your checking and savings accounts NOW. You can receive your statements through email even if you have internet banking but still need copies of checks and deposit slips. If you are signed up for internet banking you receive your statement securely when you log on. For E-statements, just fill out the enrollment form on our website, mail or drop off your signed agreement and we will take care of the rest. It is that easy!

WE NEED YOUR HELP TO GO GREEN – **Please let us know to stop sending your statement in the mail.** This keeps our costs down so that we can keep your costs down, too. Thank you for your help!

If you have questions regarding "going green", email us today at bank@asbpierre.com. 🐼

JA Bowl-A-Thon

ASB teammates had a blast striking down pins! Proceeds from this fundraiser went toward Junior Achievement's Education in the Classroom. 🐼



Have a comment or suggestion for us? Let us know and email us at bank@asbpierre.com. We appreciate your input.

"Neighbors Helping Neighbors"



Our very own Brad Curtis is this year's United Way Campaign Chair. "It is an honor to be chosen this year by the Capital Area United Way as their Campaign Chair", Brad said. "I've enjoyed meeting and speaking with various organizations that contribute to the Pierre / Fort Pierre communities through United Way. I'm continually impressed with the generosity of the people in this area. It is truly neighbors helping neighbors!"

ASB is a proud supporter of our local United Way and has 100% employee giving. 🍷

Thomas Ranch Hunt



ASB kicked off pheasant season at Thomas Ranch. It was a beautiful day and successful hunt! 🍷

Advantage Card Changes It's Look

Your new ATM / debit card has a new look! The card's graphics, ASB logo, your name and card number will be one flat image on the card rather than using raised embossing. The new card "look" has its benefits – card numbers will be easier to read!

With the flat printing, the new check cards cannot be used in the old manual point-of-sale terminals where the merchant takes a carbon imprint of the card information.

Please note: cards will be mailed out first followed by your PIN two business days later. This is reverse from previous procedure. 🍷

ASB will be closed the following Holidays:

Monday, January 2 — New Year's
Monday, January 20 — Martin Luther King Jr. Day
Monday, February 20 — President's Day

Hours

Monday – Friday 7:30 am – 5:30 pm
Saturday 9:00 am – Noon
Sunday Closed



Holiday Giving



It is an employee tradition to adopt families for the Christmas season. Families are located through Social Services that can use help in making this Christmas a merry one! Employees give their own money, go shopping, and wrap the gifts for the families. Gifts include clothes, food, toys and gift certificates. 🍷

ASB Buffalo Mascot Named!



A special thank you to Carrie Eads for coming up with the name "Scotty". Purchased in 2009, the ASB buffalo has been entertaining crowds in parades and the bank. "Scotty" is named after James "Scotty" Philip, a South Dakota rancher and remembered as the "Man who saved the Buffalo" due to his part in helping to keep the American Bison from extinction. 🍷

ASB On the Go!



Since October of 2008, Marcy Fifield and Aimee Hausmann have been making visits to Parkwood with ASB On the Go. Recently they hosted a holiday social and held a poinsettia drawing. The winner was Mary Di Paolo. Happy Holidays to all our friends at Parkwood! 🍷

Valuable Tip

You are at a restaurant and want to pay with your debit card or credit card? Do not let your card out of your sight. When the bill arrives at your table handle the payment yourself. Take the bill and your card to the register. 🍷

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