



The Bank Connection

January 2019

Volume 7

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Contact Us

<https://www.coatesvillesavings.com>
1-844-277-3692

Telephone Directory

Online Banking: 484-784-4003
Card Services: 484-784-4003
Voice Banking: 1-888-384-1290
Loan Services: 610-384-6900

For a lost or stolen card after hours, or to change your pin number please call 1-888-227-3096.

Connecting with the President



Season's Greetings to all!

At the Coatesville Christmas Parade on Saturday, December 1, we kicked off our year-long celebration of our 100th anniversary serving the Coatesville community. As the only bank with roots in Coatesville, we are particularly proud of our relationships with local families, institutions, and businesses. You're the foundation of our success and we're committed to your future.

We hope you'll be able to join us and celebrate with us at one of our offices during the New Year. We'll be celebrating in our Coatesville Office where it all began, on March 22, 2019. Our celebrations will continue in June at our New Holland Office, August at our Oxford Office, and in September at our Georgetown Office. Watch for more details as those dates approach.

On behalf of the entire staff at Coatesville Savings Bank, let me extend to you and your families our best wishes for a very enjoyable and fulfilling Holiday season along with our hopes for a healthy and successful New Year.

Fred Henrich

Featured Product— 100 Day CD

Coatesville Savings Bank is starting off the celebration of our 100 year anniversary with a 100 Day Certificate of Deposit. This special product features a high Annual Percentage Yield of 2.00% with a low minimum balance opening requirement of \$250.00 (*see last page for terms and conditions).

For more information, contact a customer service representative by calling 1-844-277-3692 or stop by your local office.

Did You Know?— Celebrating 100 Years

Coatesville Savings Bank is celebrating 100 years in 2019. And to get the party started, the Bank participated in the annual Coatesville Christmas Parade. It was a crisp December morning, but that did not extinguish the warm spirit in the air as "Penny the Clown" and "Benny" as well as the rest of the Bank's energetic team greeted members of the community with plenty of treats, bright smiles, and even a few "high fives" along the way. A special thank you to each of our team members that volunteered and to all of our customers that stopped by to say hello.

But this is only the beginning, as the Bank will be celebrating our 100-year milestone in each of our communities throughout the New Year. Look for other event dates and times as well as other promotional rates and special offerings to come, starting with the current specials detailed on the last page.

Business Hours

Monday-Thursday: 8:30 AM-4:00 PM

Friday: 8:30 AM-6:00 PM

Saturday: 8:30 AM-12:00 PM

Quarryville Branch Hours

Monday-Thursday: 8:30 AM-4:00 PM

Friday: 8:30 AM-6:00 PM

Upcoming Holiday Hours

12/31- New Year's Eve
All offices closing at 3 PM.

1/1- New Year's Day
All offices closed.

1/21- Martin Luther King Jr Day
All offices closed.

2/18- President's Day
All offices closed.

Employee Spotlight

The following individuals are celebrating anniversaries with Coatesville Savings Bank in the first quarter:

Elaine	30 years
Bonnie	9 years
Taeki	4 years
Heather	2 years
Carl	1 year

Thank you for your continued service and dedication to Coatesville Savings Bank.

Tip of the Month

Beware of ATM, Debit and Credit Card 'Skimming' Schemes

FDIC Consumer News Winter 2018

How to help protect yourself from high-tech thieves who steal account information

You may have heard in the news that automated teller machines (ATMs) are being targeted by criminals who secretly attach high-tech devices to the machines in order to record consumers' keystrokes and steal or, as it is sometimes called, "skim" personal identification numbers (PINs) along with credit or debit card account numbers. In addition, criminals are known to add similar devices to credit or debit card readers at checkout registers, especially at gas stations, convenience stores or other merchants where customers may be in a hurry and not notice or take the time to report something suspicious.

"Security experts and law enforcement officials warn that card skimming is present in many communities," said Michael Benardo, manager of the FDIC's Cyber Fraud and Financial Crimes Section. "With the information that can be skimmed, a thief can go on an online shopping spree or sell that valuable data to other con artists."

And how do thieves retrieve the data they gather? Some return to the scene of the crime to remove their devices, while others can communicate electronically with their hardware using a laptop or mobile phone and wireless connections.

Through the years, **FDIC Consumer News** has warned readers to be on the lookout for keystroke-recording devices on ATMs or checkout registers.

Here's a reminder of the different kinds of skimming devices and what to look for:

Card-reader overlays: The most common ATM skimmer, and perhaps the easiest device to detect, is the card-reader overlay. It is made of plastic and fits over the slot where you insert your card. As you insert your card, the device reads the data from your card and stores it. How can you tell if there's an overlay hiding an illegal card reader? "Before inserting your card, look at the card reader for signs it has been altered," said Amber Holmes, a financial crimes information specialist with the FDIC. "Be suspicious if your card doesn't easily go into the machine or if the card reader appears loose, crooked or damaged, or if you notice scratches, glue, adhesive tape or other possible signs of tampering."

Hidden cameras: While banks typically have security cameras near their ATMs to keep an eye on the area, thieves sometimes hide tiny cameras on or around ATMs. "If positioned correctly, a brochure holder on an ATM is the perfect place to hide a mini-camera that can record PIN numbers as customers type them," warned Benardo. "Also check for tiny holes in the ATM housing or in something else that looks like it was hastily stuck onto the ATM to cover a small camera."

PIN-capture overlays: Criminals have been known to attach dummy keypads over an ATM's real keypad to record and capture PIN numbers as they are entered. The keypad might be fake if it looks too thick or different from what you're used to seeing.

Fake ATM faceplates: Some thieves go as far as placing a fake ATM cover that could contain card-reader overlays, hidden cameras and PIN-capture overlays over some or all of a real, fully operating machine. "The best way to determine if an ATM has a false cover is to look for flaws like loose wires, seams that are not

Events

March 22- Ribbon Cutting Ceremony at Coatesville Office

Special Thanks

We would like to take the time to thank each and every member of the community, customers and employees who came to the Coatesville Christmas Parade or volunteered. The parade was a success and we are grateful for each and every person that made that happen.



"Penny the Clown" and "Benny"

flush and slots or keypads that look out of place," said Holmes.

What should you do if you believe your debit or credit card account has been compromised?

There are consumer protection regulations that can help. For example, the Electronic Funds Transfer Act (EFTA) and the Consumer Financial Protection Bureau's (CFPB's) "Regulation E" limit a consumer's liability for losses from unauthorized transactions using his or her ATM or debit card or card numbers. If your debit card or the card number is used to make an unauthorized withdrawal from a checking or savings account, you can minimize your losses by contacting your bank as soon as possible. Your maximum liability under the EFTA is \$50 if you notify your bank within two business days after learning of the loss. If you wait longer, you could lose more, according to the law. If it's your credit card number that is used without your authorization, your liability is normally capped by the Truth in Lending Act (TILA) and the CFPB's "Regulation Z" at \$50 for all unauthorized transactions, and remaining credit card losses are typically absorbed by the card issuer.

"Even consumers who know the telltale signs of a skimming device may inadvertently use an ATM or a sales terminal that has been tampered with. That's why it's great to know that there are consumer protections available," said Tracie Greenway Morris, an FDIC senior community affairs specialist.

Some other worthwhile precautions you can take include:

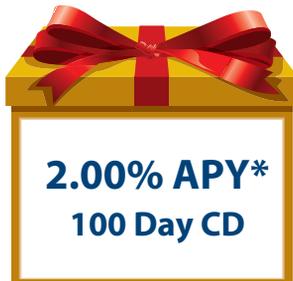
- Do not use an ATM or a credit or debit card reader if anything looks suspicious, such as loose or extra parts. Alert the machine owner or the police immediately.
- Avoid ATMs in remote places, especially if the area is not well lit or not visible to security cameras and the general public. "ATMs in secluded locations are more likely to be altered," Benardo said.
- Go elsewhere if you see a sign directing you to only one of multiple ATMs in a location. It could be the machine that was tampered with by a crook.
- Shield the keypad with your hand when typing your PIN at the ATM or a retailer's checkout area. Doing so won't protect you from skimmers who use keypad overlays, but it will block the view of a hidden camera.
- Regularly check your bank and credit card accounts for unauthorized transactions, even small transactions that you think might not be worth reporting to your bank. "Thieves might make low-dollar withdrawals or charges as a way to test a counterfeit debit or credit card before they use it for big-dollar transactions," Holmes explained. "If you spot a potential problem, notify your bank as quickly as possible."

See additional tips in [our Summer 2015 article](#) on 10 ways to minimize fees and maximize security at the ATM. Also, [the Federal Trade Commission](#) has tips and information on what to do if your debit, credit or ATM card is lost or stolen.



**Coatesville
Savings Bank**

Join us in Celebrating 100 Years!



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Coatesville, PA 19320

Georgetown
1099 Georgetown Road
Christiana, PA 17509

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New Holland, PA 17557

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*Annual Percentage Yield (APY) is effective 11/13/18 and is subject to change without notice. \$250.00 minimum balance required to open and earn the APY. Maximum deposit of \$250,000 per CD. Penalty for early withdrawal. Fees may reduce earnings. Member FDIC.

