

FIRST STATE BANK UPDATE

Wabasha and Kellogg, Minnesota

Member FDIC

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Ott Family Chiropractic & Wellness Clinic

**Dr. Danielle Ott -
New Chiropractic
Clinic in town**



Dr. Danielle Ott is a chiropractic physician that opened a clinic, Ott Family Chiropractic & Wellness Clinic, on Pembroke Ave. this past January. Originally from North Branch, MN, Danielle attended Winona State University where she earned her B.A. degree with her plans focusing on an advanced degree in psychology and family counseling. After graduation from Winona, Danielle experienced a wellness chiropractic clinic that changed her life and quickly she changed her career focus. Danielle returned to school to take the required sciences courses and began grad school at Logan College of Chiropractic outside of St. Louis, MO May of 2010. Danielle completed her Doctorate of Chiropractic degree in August of 2013 however continued on with school where she obtained her Masters in Nutrition and Human Performance from Logan this past December. Together with her husband, Jonathan Ott of Wabasha, they wanted to plant their roots in a town that shared their ideals of family, community and a wonderful array of outdoor activities. Wabasha has been a perfect fit and they are both excited to become a part of a community that they respect.

Ott Family Chiropractic & Wellness Clinic focuses on improving patient health through maintaining healthy joints and spinal function, improving and maximizing biomechanics, and restoring proper function of the central nervous system through chiropractic adjustments. In addition, Ott Chiropractic understands the importance of a whole body approach to treating concerns. We offer other services that aid in healing the body such as nutritional guidance, functional analysis of the effectiveness of our organ systems, nutrition supplementation, essential oil therapy for stress, aches/pains and colds/flu's, therapeutic exercises and stretches and massage therapy.

Securing your new computer or device

Keep security in mind when configuring your device

Many devices and system components are default settings often geared more toward easy to use and extra features rather than securing your device to protect your information.

Make sure your firewall is on

A firewall will provide an essential function of protecting your computer or device from malicious actors. If you do not use a firewall, you might be exposing your personal information to any computer on the Internet.

Enabling Encryption

The process of Encryption is encoding messages or information in such a way that only authorized parties can read it. Encryption does not prevent interception, but denies the message content to the interceptor. Encryption makes it difficult for attackers who have gained access to your device to obtain access to your information.

Apply updates regularly

Manufacturers and developers update their code so that they can fix any weaknesses and push out the updates. You should enable settings to automatically apply these updates to ensure that you are fixing the weaknesses in the applications.

It is good to install anti-virus software

This will protect you from any known viruses. You should enable automatic updating of the anti-virus software to incorporate the most recent threats that are happening.

Use caution when downloading apps

Make sure that you read the privacy statement, review permissions, check the app reviews and look online to see if any security company has identified that app to be malicious. The Google Play store and Apple's App Store proactively remove known malicious apps to protect users.

Unwanted services/calling you should disable

Capabilities such as Bluetooth provide ease and convenience using your smartphone. It also can provide an easy way for an unauthorized user to gain access to your data. You should turn off these features when not needed.

Banks protect customer privacy because their future depends on it. Customer trust is our most valuable asset. That's why we are committed to continuing our tradition of safeguarding confidential financial information.

Types of Scams

*Classified ad purchases-fake buyers

Scammers browse classified, auto journals and newspapers for a victim. They will contact those advertising anything of value, pretending to be interested. They will send payment for more than the purchase price and it will be a counterfeit check. They instruct you to wire the extra amount to a third party or reimburse the difference. They will claim the wired money is payment to the intermediary to ship the item. They also could send a check and then back out of the deal and ask for a refund.

How to protect yourself: You should only deal with local buyers. Only accept payment for the purchase price. Accept cash only when you can. If you take a check from them ask for one drawn on a local bank so you can determine that the check is good. You do not want to hand over your valuable item until you know the check has cleared.

*Classified ad purchases-fake sellers

Scammers can make up advertisements for high price items and then ask for payment via wire.

How to protect yourself: You should only deal with local sellers to help avoid scams. You should question any seller who insists on using a particular form of payment. Refuse to wire money.

*Fake lotteries and sweepstakes

Scammers could send a letter indicating you have won a big prize and a check along with it. They will tell you to keep some of the money and to send a wire transfer to cover processing fees or taxes. Sometimes they want you to wire the money first and then you will never see a prize, if they tell you they will send the check they won't.

How to protect yourself: Do not ever send money to anyone who claims that you won a prize.

*Relatives in need of help

You could receive a desperate phone call or email from someone posing as a grandchild or a close friend. They will tell you that your loved one is in trouble and has been arrested. They will tell you your loved one was mugged and needs you to send the money ASAP. The person is a con artist.

How to protect yourself: You should call the friend or relative that is claiming to need your help to confirm whether it is a true story or not. Make sure that you use a phone number that is genuine. If you can't contact the person call the family members to see if they can tell you if anything has truly happened. Do not send any money by wire.

*Expensive food orders

The scammer will use a stolen credit card to pay for a large catering order. Then they will instruct the business to wire money to a company that will pick up and deliver the food, so then they can make the profit of the pickup and delivery.

*Advance fee loans

After you submit the loan application, they will ask you to wire the processing payments to a lender. The loan will not actually happen and they will take the money you had already wired. They will then have all your information.

How to protect yourself: Legitimate lenders may charge application, appraisal, or credit report fees, these fees are paid after the loan is approved and usually are paid out of the proceeds of the loan.

*Work at home schemes

They will ask you to deposit checks into your personal bank account, keep a small percentage as a commission and send the rest by wire to their new employer. The checks are often worthless.

How to protect yourself: Avoid any job listing that use the terms of wiring or money transfers. Never provide your bank account information until you are hired by a legitimate employer and want to do direct deposit.

Wire Transfer Scams

Each year there is millions of dollars lost by US consumers from fraudsters using wire transfers as part of their scam. The scam will end the same way in every case, you are asked to wire money. And if you get talked into wiring this money, it's usually gone for good. Do not wire money to someone you have not known for a long time.

Red Flags of a scam:

- You are told to wire money.
- They send you a check with a payment request. These scammers will often win their victims confidence by sending a fake check that is for more than the purchase or they will say it will cover processing fees, shipping cost or another expense. The check they send could be a cashier's check, money order or a personal check. They will instruct you to cash the check and send them a portion of the money by wire. Once you wire money it can be picked up immediately.
- The caller or email appears to originate from overseas.
- If the caller communicates via TTY service which is, messages are typed rather than spoken. TTY is used by the hearing impaired. Scammers prefer this service because it will disguise accents and make calls untraceable. They will then follow up with the call via email.

Telemarketing Fraud

When you send money to people you do not know or give personal or financial information to unknown callers, you increase your chances of becoming a victim of telemarketing fraud.

Here are some warning signs - what a caller may tell you:

- "You have to act now or the offer won't be good any longer."
- "You've won a free gift, vacation, or prize." "You will have to pay for postage and handling or other charges."
- "You must send money, give a credit card or bank account number, or have a check picked up by a courier." They will tell you a lot of information fast before you have had a chance to consider the offer carefully.
- "You don't need to take the time to check out the company with anyone." The callers say "you do not need to speak to anyone including your family, lawyer, or accountant. Our company has been around for years", could be a statement that follows.
- "You can't afford to miss this high profit, no risk offer."

If you have to send money to get money, it most always is a scam. 99.99% of the time all these calls are scams. If you hear these lines or similar lines from a phone salesperson, just say "no thank you" and hang up the phone.

First State Bank

111 W. Main St. • Wabasha, MN

Wabasha 651-565-3331 • Kellogg 507-767-4951

1-800-626-3697

fsbwabasha.com

HOURS - WABASHA

Monday - Thursday 9:00 am - 3:00 pm
Drive-up • *Walk-up 7:30 am - 5:00 pm
Friday 9:00 am - 5:00 pm
Drive-up • *Walk-up 7:30 am - 6:00 pm
Saturday 9:00 am - 12:00 pm
Drive-up • *Walk-up 8:00 am - 12:00 pm

HOURS - KELLOGG

Monday - Thursday 9:00 am - 1:00 pm
Friday .. 9:00 am - 1:00 pm and 2:30 pm - 6:00 pm
Saturday Closed

*Walk-up closed during lobby hours

