

Corporate Account Takeover

Corporate Account Takeover is the business equivalent of personal identity theft. Hackers, backed by professional criminal organizations, are targeting small and medium businesses to obtain access to their web banking credentials or remote control of their computers. These hackers will then drain the deposit and credit lines of the compromised bank accounts, funneling the funds through mules that quickly redirect the monies overseas into hackers' accounts.

As a business owner, you need an understanding of how to take proactive steps and avoid, or at least minimize, most threats.

- Use a dedicated computer for financial transactional activity. DO NOT use this computer for general web browsing and email
- Apply operating system and application updates (patches) regularly
- Ensure that anti-virus/spyware software is installed, functional and is updated with the most current version
- Have host-based firewall software installed on computers
- Use latest versions of Internet browsers, such as Explorer, Firefox or Google Chrome with "pop-up" blockers and keep patches up to date
- Turn off your computer when not in use
- Do not approve transactions by batching them together; be sure to review and approve each one individually
- Review your banking transactions and your credit report regularly
- Contact your information technology provider to determine the best way to safeguard the security of your computers and networks
- Call us immediately at 1-626-363-8988 if you believe that your American Continental Bank account has been compromised.

Responsibility and Liability for Transactions: (Business Clients Only)

We shall have no liability to you for any unauthorized transaction made using your password that occurs before you have notified us of possible unauthorized use and we had reasonable time to act on that notice. Unless otherwise required by law, in no event will we be liable to you for special, indirect, or consequential damages, including, without limitation, lost profits or attorneys' fees, even if we are advised in advance of the possibility of such damages.