



What is phishing?

Phishing is a form of criminal activity that attempts to fraudulently acquire sensitive information such as passwords, account numbers, or financial information by masquerading as a trustworthy person or business in a seemingly official electronic communication. Phishing e-mails are often sent to large lists of people, expecting that some percentage of the recipients will actually have an account with the real organization. The term comes from "fishing," where bait is used to catch a fish. In phishing, e-mail is the bait.

What protection do I have if I am a victim of phishing?

Gulf Coast Bank and Trust will help you determine the best course of action based on the nature of the information that was compromised. Each situation is different. Please contact us at 1-800-223-2060 or visit your local branch as soon as possible if your information has been compromised. The sooner we know, the sooner we can work together to stop further compromises.

Will Gulf Coast Bank and Trust ever ask me to enter my user name and password into an e-mail?

Gulf Coast Bank and Trust will **NEVER** send you an email requesting your user name and password. You should never enter this information or your account number in an email that may request this information.

Can you give me an example of what a fraudulent e-mail may look like?

A fraudulent email will have a demanding tone and will urge you to act immediately. The email may threaten to close your account or request you reply with account information. The email may contain a fake website, which looks genuine because it mimics a popular company's website.

What should I do if I receive a phishing email?

Do not open it and delete it immediately from your inbox. Contact the bank as soon as possible by calling 1-800-223-2060 or by visiting your local branch.

Is it safe to continue to use online banking?

Yes, banking online is a safe and convenient way to manage money and there is no reason why the Internet cannot be used with confidence. In fact, using online banking often is one of the best tools to monitor accounts 24/7.

Does Gulf Coast Bank and Trust send out marketing emails?

Yes, we do use email to update our customers on new products, services and offers that may be of value to them. However, these emails will never ask you to respond with personal or account information.

How do criminals know I have an account with Gulf Coast Bank and Trust?

They don't have specific information about you. They phish millions of email addresses in hopes of that their targets will be among the email recipients. Remember they are casting a very broad net in hopes of catching unsuspecting customers.