
**MARCH IS FRAUD PREVENTION MONTH:
A FEW TIPS FROM THE LAURENTIAN BANK TO BETTER PROTECT YOURSELF**

Montreal, March 26, 2013 – As part of the outreach activities for the Fraud Prevention Month, Laurentian Bank is reminding its clients of the importance of remaining vigilant at all times when it comes to their banking information.

Increasingly, bank transactions such as balance verification, bill payments, credit card account management, investments and transfers are conducted online. Cybercriminals are constantly looking for ways to fraudulently obtain bank account numbers, passwords, login or credit card information. Fortunately, the technologies and security systems in place significantly reduce the risk of fraud, but consumers should be careful nonetheless.

Eight tips to prevent fraud:

To prevent fraud, sometimes all you need are a few basic rules: the Laurentian Bank recommends the following eight tips to improve user security and maintain confidentiality of your banking transactions.

- 1. Don't leave a trace** – Be very careful when getting rid of or selling electronic materials (computers, PDAs, cell phones, CDs, DVDs and USB keys) that may contain personal information. In addition, shred preapproved credit card offers, credit card receipts, invoices and any related document that you no longer need.
- 2. Be cautious** – Avoid answering mail or telephone offers disguised as promotions or surveys promising instant prizes. These offers are often designed to obtain your personal information, such as credit card numbers.
- 3. Email is not always secure** - Do not send confidential personal or financial information by email. Contrary to secure order forms on websites, emails are not private. Avoid clicking on links embedded in emails, even when they indicate they are forwarding you to a secure website. In some cases, the offending site can modify your browser address bar to make it look legitimate, including the web address of the real site and a secure "https://" prefix.
- 4. Chips: cutting edge technology** – New credit and debit cards have integrated chips that require authentication using a PIN number. If you have a chip card, it is always better to insert it into the terminal rather than slide it. If the terminal does not have a chip reader, using the magnetic strip can be riskier.
- 5. Be vigilant at the cash** – When making a purchase, do not lose sight of your debit or credit card and verify that the card returned to you is in fact yours. In addition, never use a payment terminal that may have been altered, for example: a terminal assembled with screws instead of rivets or one on which you can see wires through the ventilation openings.
- 6. Don't get hooked** – Phishing is a general term for communications used by criminals that are designed to look like they come from well-known and trusted institutions in an attempt to collect confidential personal information from potential victims, such as usernames, passwords and credit card information. These days, the preferred method for criminals is email.
- 7. The best answer is no answer** – If you receive emails from an unknown address or charitable organization, delete them immediately. Do not open them! Never download attachments from unknown senders and do not click on links to websites included in these emails. They may be

fraudulent or contain a virus or spyware program. Prevent viruses and spyware from infiltrating your computer by installing and updating the most recent version of your web browser.

8. **In complete confidentiality** – Never give personal information such as your social insurance number, date of birth, credit card number or PIN number over the telephone, unless you are the one who first made contact. Do not carry your social insurance number, birth certificate or passport with you unless you need it.

About Laurentian Bank

Laurentian Bank of Canada is a pan-Canadian banking institution that has more than \$34 billion in balance sheet assets and \$36 billion in assets under administration. Founded in 1846, Laurentian Bank was selected in 2012 as one of the 10 winners of the Canada's Passion Capitalists program in recognition of its sustained success through the promotion of passion within its ranks. The Bank employs more than 4,200 people.

Recognized for its excellent service, proximity and simplicity, Laurentian Bank serves more than one million clients in market segments in which it holds an enviable position. In addition to occupying a choice position among consumers in Québec, where it operates the third largest branch network, the Bank has built a solid reputation across Canada in the area of real estate and commercial financing thanks to its teams working out of more than 35 offices in Ontario, Québec, Alberta and British Columbia. Its subsidiary, B2B Bank, is a Canadian leader in providing banking products as well as investment accounts and services to financial advisors and brokers, while Laurentian Bank Securities is an integrated broker, widely recognized for its expertise and effectiveness nationwide.

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