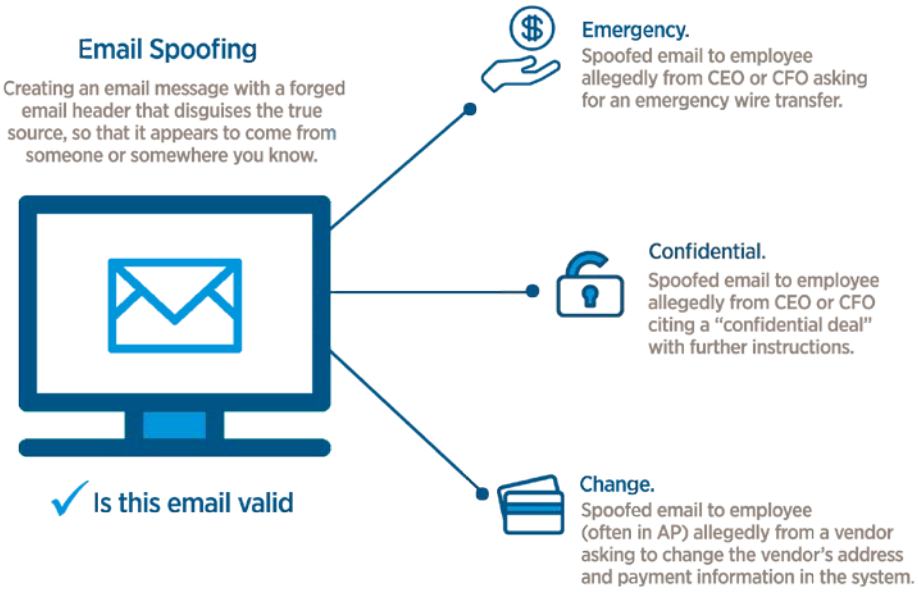
At Camden National Bank, we work hard to protect the privacy of your financial information and transactions. Cyber criminals, however, are also going to great lengths to access this same information by targeting small and medium size businesses, as well as smaller government agencies and nonprofits.

How are businesses being targeted?

Cyber criminals use malicious software (known as malware) to steal business credentials or take over web sessions. While their tactics change frequently, the fastest growing cyber threat is known as **Business Email Compromise (BEC)**; a spoofing scam that poses a significant risk to all businesses.



Business Email Compromise (BEC)

What is it? BEC scams typically occur with an email request for a wire transfer.

How's it done? An email will be sent to an employee of a business that appears to be coming from an executive or the business owner requesting a wire be sent.

The email request is actually coming from a hacked email account or an account that has been made to appear legitimate; this is known as spoofing.

Why does it work? These emails are sent after several months of monitoring by the cyber criminal; this is done in order to figure out roles within an organization to determine who makes wire requests and who processes them.

How can cyber threat risks be mitigated?

- **Use A Restricted Computer Workstation**
  Identify a restricted computer workstation for your online banking functions, specifically treasury management (ACH and wire) transactions. This computer workstation should not be used for email or web browsing.

- **Ensure Anti-Virus Protection**
  Ensure that all anti-virus, security software and other mechanisms installed on your computer workstations and laptops are effective and up-to-date, particularly if they are being used for online banking and payments.

- **Promote Fraud Awareness**
  Fraudsters use official-looking emails and websites to lure individuals and businesses into revealing confidential financial information. Train all of your personnel so that they do not respond to or open attachments, or click on links, in unsolicited emails. They should never respond to unsolicited requests for information.

- **Secure Your Computer Network**
  Install security systems, including routers and firewalls, to prevent unauthorized access to your computer or network. Do not use public internet access points for online banking. Apply security patches for operating systems and third-party applications, like Adobe and Java, as soon as possible after they are released.

- **Review Your Accounts Frequently**
  Review your accounts frequently to help quickly detect any unauthorized activity. Immediately report any suspicious activity to Treasury Management Services by calling 866-265-9195, or emailing TreasuryManagement@CamdenNational.com.

- **Establish Strong Administrative Controls**
  Use a unique administrator password (changed frequently) and token PIN. Passwords/PINs should not be written down or shared. We recommend that you use multifactor authentication, dual controls, alerts, daily and weekly limits and transaction verification.

- **Establish Strong Internal Controls**
  Establish a method of verifying requests received via email for wire and ACH transactions. We recommend a call back to the original requester when funds are being sent to a new recipient.

We're here to help

We do all we can to protect the accounts you trust us with, which is why we strongly recommend that you take the steps above to secure workstations, network connections and account credentials; these are all ways of accessing your financial information and transactions that we cannot safeguard for you. Commercial accounts do not have the Federal Regulation E and FDIC protection and coverage afforded to most consumer accounts, which can make fraud losses more difficult to recover from. For that reason, it may be worth talking with your insurance carrier about fraud protection.

Please don't hesitate to contact us with any questions. We're proud to be your business partner and value your business.

Call: Treasury Management Services Team, 866-265-9195
Email: TreasuryManagement@CamdenNational.com