



Online Security ~ Laurel Hickey & Garth Bluekens

What's Online Security Got To Do With It?

Technology has brought us the ability to elevate our service offering by making it easier to communicate with our clients. Within just the past few years, we have introduced helpful tools like DocuSign, Box and Single Sign On across your various National Bank accounts. This has helped us to work more efficiently, so that you can focus on working towards your goals knowing that we have your financial situation covered. Though we love the transformed digital landscape, it also brings the need for greater responsibility and diligence to make sure your financial data remains safe. Maybe you have requested funds from your account recently via email and wondered why we followed up with a phone call. Or you emailed us from a different email address than you normally use and wondered why we called to make sure it was you. All these actions are measures we take to make sure we protect your data and your accounts. The first form of phishing that scammers will usually try to use is email, which is why we are extra careful when we are communicating this way.

What exactly are we talking about when we refer to phishing? In an article by National Bank regarding identifying fraudulent communication, they define phishing as all forms of fraudulent communication used by scammers to obtain your personal detailed information.¹ As technology has advanced and tools like artificial intelligence have become more sophisticated, these fraudulent communications can appear like they may be legitimate. To help you navigate this, we want to provide some tools to identify when something might be phishing. First off, the biggest sign may be a sense of urgency that makes it seem like something needs to be dealt with right away. For example, an email from what looks like CRA saying you owe a large balance that needs to be dealt with right away or there could be large fines. Scammers know that this stress causes people to be reactionary and maybe click a link you might not normally click. Another important thing to note, especially

when it comes to bank or investment accounts, is that most institutions have strict rules that don't allow their employees to communicate sensitive information regarding clients over emails. If you ever receive an email or text message that looks like it is from us or your bank asking for information like SIN numbers or accounts numbers, then take extra caution. If we are ever requesting this information, we will always make sure to note that you call our direct lines to provide this information verbally.

We also feel it is important to mention that if you do fall victim to a phishing attempt, don't blame yourself. Often people feel shame that they didn't see the signs, and in effect don't want to tell anyone about it. We will never blame you because we know that these fraudulent communications are getting more and more realistic. There are some items you want to make sure you cover off if you unfortunately do fall victim to a phishing attempt. First thing is you want to change all your passwords to your accounts and to use a password that you have never used before. After this it is important to notify us and any other institutions where you hold investment or bank accounts so we can take the necessary precautions when it comes to your financial information. It is also important to notify the major credit bureaus, Equifax and Transunion, to let them know of the potential for fraud. This will help to put alerts if there are any inquiries for credit cards or new loans using your information.²

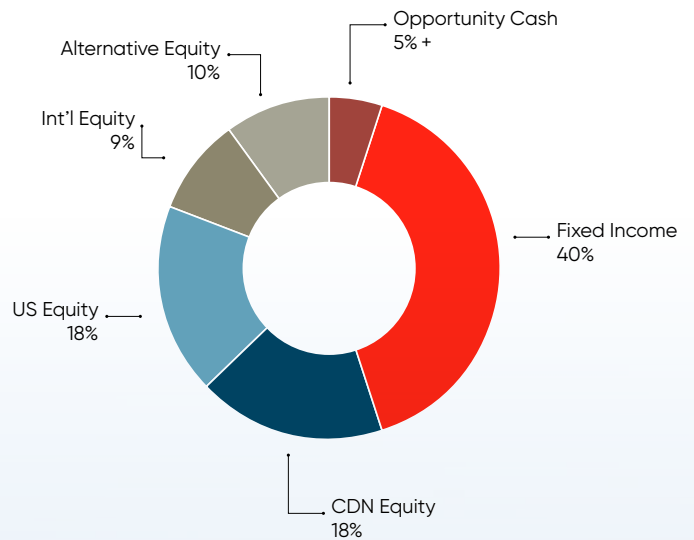
We know this information is overwhelming and we don't want it to stop you from using the online tools out there to manage your finances. These tools can help you monitor your savings to make sure you are on track to achieve your goals. The extra diligence and knowing that nothing is immune from online security risks, will make sure that you aren't putting your sensitive data at risk. If you want to review online security and how we can help you at your next annual wealth review, please don't hesitate to reach out!

¹ [Phishing: How to recognize fraudulent communications | National Bank \(nbc.ca\)](#)

² [Protect yourself against identity theft | National Bank \(nbc.ca\)](#)

Balanced Investment Model Sleeve Goal Allocation

Your Investment Policy BALANCED PROFILE: You give equal importance to achieving growth in your investments and receiving income. You can tolerate moderate changes in market value to ensure growth, but you prefer having a mix of fixed income investments and equities for reasons of stability. If you feel that your risk tolerance is shifting, please let us know!



Source: This information is for illustration purposes and subject to change. Your portfolio may not hold all of these positions. We enhance the composition of your portfolio with additional equity solutions that are not illustrated. The weightings change with market fluctuations and model rebalancing.



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