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Happy New Year.

Embracing 2019

As we jump into a New Year, excited for all 2019 has to offer, I wanted to pause and reflect on the past year. As a collective team, the talented group of employees here at South Shore Bank were able to exceed our goals that we had set out for 2018. Together we embraced change and came together in the spirit of teamwork to help us reach our potential. It has been a year of accomplishments during a challenging time for all banks, but we have accepted that challenge and demonstrated that together we can make a difference.

We look forward to building on this momentum and embracing 2019 with enthusiasm. Our team will focus on key strategic goals, always with our clients at the center. Our vision of being the premier regional bank for people, businesses and our community will require listening and responding to the needs of all our clients, while keeping pace with the technology and service delivery standards in the industry. It is a challenge that the South Shore Bank team is up to, and I am proud to be a part of the renewed focus of delivering an exceptional client experience at each and every interaction with you.

Wishing you all a Happy, Healthy and Peaceful New Year!

Jim

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We want to hear from you!

Your voice is important!

South Shore Bank is proud to offer the latest banking technology platforms for our client's convenience. We have seen a tremendous increase in the use of Online and Mobile Banking, as well as 24/7 ATM's, direct deposit, automated payments and debit card use. While all the technology is certainly convenient and exciting, we miss talking to you!

We are beginning 2019 with a plan to start up the conversations again. To ensure that we are always living up to your expectations, our Online Banking clients may from time to time see a short survey at the end of the online session. Some may be just for fun, and some will help us to continually improve our products and services to fit your needs.

We will continue to develop other survey capabilities for various interactions you may have with us, from branch visits to our call center and every digital transaction in between. We want to know how we're doing now and more importantly, how we can improve to make your experience a truly exceptional one. We encourage you to participate in as many surveys as possible, and know that you can always call us at 781-682-3715 or email to cic@southshorebank.com with questions, concerns, suggestions or comments.

Your voice is important, and South Shore Bank is listening!



The Latest News on Scam Phone Calls

How to Protect Yourself from "Vishing"

You may have heard on the news that there has been an increase in scam calls or "Vishing".

Vishing, or Voice phishing, is when criminals use social engineering over the phone to trick you into giving them personal or confidential information or even access to your computer. They may speak to you directly or leave a concerning voicemail message. Social engineering is the psychological manipulation of people to perform actions or divulge confidential information. Prevent becoming a victim of a Vishing attack using these simple steps.

Do not respond to unsolicited phone calls. Scammers can alarm people which makes them nervous. If you are concerned hang up and call the company back using the number they have either on the back of the card, your statement or from their website.

Calls can be easily spoofed so you cannot trust the caller ID. Spoofing is falsifying the information on the caller ID system. While it may look like a call from your credit card company it may very well be a scammer. Always take the time to look the number up.

If you do believe are a victim of a Vishing attack, please refer to our website to prevent identity theft.



Lee A. Page, VP, Senior Information Security Officer

