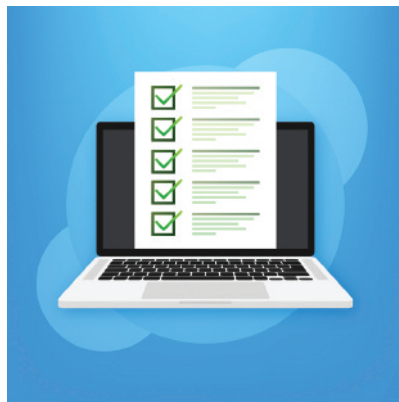


LOCAL BANKS ARE A VALUABLE RESOURCE TO HELP BUSINESSES FIGHT FRAUD

Read the headlines, or talk to anyone who owns or operates a business, and it doesn't take long to encounter stories of payment fraud carried out by scammers against businesses or customers.

While payment fraud continues to be a major challenge for businesses regardless of size or industry, local banks, like Jonestown Bank & Trust Co. (JBT), offer solutions to help small and mid-size businesses protect themselves. Often, business owners recognize a local bank as their partner when it comes to finances, lending, and other banking solutions, without realizing how effective the bank can be when it comes to fraud protection.

One form of fraud that has been on the rise recently is check washing, where criminals use techniques to erase the printing on checks and "reuse" them by writing a new name and amount on the check.



"Check washing works because on the surface the end result looks like a legitimate check drawn on a legitimate business' account," said Carolann Westendorp, JBT Business Solutions Officer, who works out of JBT's Robesonia office. "Fortunately, there are steps businesses can take to counteract that kind of activity."



Carolann Westendorp

As an example, Westendorp pointed to JBT's Payee Positive Pay, which enables businesses to compare the payee, serial



number and dollar amount of checks against items posted to their account to ensure only those checks that match exactly are paid. Each day, the business is notified of any discrepancies and can then advise JBT to either pay or return the check as appropriate.

Of course, while check washing and other check fraud are popular among scammers, unauthorized electronic debits are also increasing in frequency.

Westendorp said JBT offers customized options that allow the business to review all ACH debits coming into their account and then direct the bank to either pay or

return the ACH debit to the bank from which it originated. Businesses also have the ability to monitor for fraudulent activity daily through their JBT digital banking profile.

"We're a community bank, but we have the technology and fraud protection capability to meet the needs of any size business," said Westendorp. "I think it's important for business owners to know that their local bank can provide sophisticated, effective solutions to help them avoid falling victim to fraud."

JBT is a local, community bank with branches in Lebanon, Lancaster & Berks Counties. Visit jbt.bank to learn more.

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JBT's combination of personal service and real solutions are helping more local businesses *Bank on a Smile*® every day.



Business Solutions
Carolann Westendorp
 717-274-5180 Ext. 4005
cwestendorp@jbt.bank
 NMLS#615524

Robesonia Office
 318 East Penn Avenue
 Robesonia, PA 19551
 610-693-4584



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