FAQ: Heartbleed Bug

What is the Heartbleed Bug?

Heartbleed is a flaw in the programming on secure websites that could put your personal information at risk, including passwords, credit card information, and emails. The Heartbleed Bug is a defect in encryption technology – called Open SSL – used by most Web servers to secure users' personal or financial information. It is behind many "https" sites that collect personal or financial information. Basically, it provides a secure connection when you are conducting a transaction or sending an email online. Experts discovered the bug recently and warned that cybercriminals could exploit it to access visitors' personal data or to impersonate a website and collect even more information.

Am I affected?

Most active users of the Internet have likely been exposed, since a majority of websites – including Facebook, retail, and even government sites – use the Open SSL software. It is unknown whether any criminals have actually exploited the bug, and several major sites, including our site, have already installed patches. Most sites with an address beginning with "https" are vulnerable until the website operator fixes the bug and users change their passwords. We have not detected any fraudulent usage of this vulnerability on First State's website.

Is my bank account safe?

Yes, consumers are always protected from any unauthorized transactions. Let First State know immediately if you suspect any unusual activity.

First State is always monitoring your accounts. We use many different systems to protect our customers' information including rigorous security standards, encryption, and fraud detection software.

What can I do?

As always, it is a good idea to update your bank password every few months. This can be done by logging in and going to the Options/Alerts tab. As always, we recommend you use a strong password that is not easily guessed, and do not use the same password as your ID or one that you use on other websites. Also, monitor your account regularly and report suspicious transactions to the bank immediately.

What is First State Bank doing?

First State immediately had the vulnerability patched on the homepage when it was announced by security experts. We are researching any other possible impacts of the Heartbleed Bug and are taking appropriate actions to ensure that it has no impact on our customers.