Note:
Cyber fraud music plays.

On screen: Regions Logo appears in green and fades in a circular motion, turning into a play button icon. A cursor clicks on play button.

[Voice-over] Cybercrime

On screen: Dark blue background fades in with ones and zeros in the center of the screen that morph into the word "CYBERCRIME".

[Voice-over] is one of the greatest challenges facing companies today.

On screen: Text animation, "ONE OF THE GREATEST CHALLENGES FACING COMPANIES TODAY".

[Voice-over] Businesses of all sizes, across all industries

On screen: Text animation, "Businesses of all sizes" fades in while a tall gray illustrated building slides up from bottom of the screen and pushes the text upward and out of the screen. The text, "Across all industries" fades in to the right to the building.

[Voice-over] are at risk.

On screen: The building slides back down and fades to orange while the text "ARE AT RISK" fades above.

[Voice-over] If you make payments by check, wire or ACH transfer, you're a target.

On screen: A white circle with a check icon and text "Check" below fades in on the left. Then a white circle with a wire transfer icon and text, "Wire Transfer" fades in the center of the screen. Then another white circle with an ACH icon and text, "ACH" below fades in on the right. Text below: You're a target

[Voice-over] The global cost of cybercrime is expected to increase by 15% increase per year over the next 5 years.[*]

On screen: A faded spinning globe fades in the center with animated ones and zeros. Text fades in "The global cost of cybercrime is expected to increase by 15% increase per year over the next 5 years.[*]"
Text at the bottom of screen: [*] Cybercrime Magazine. (2022). 2022 Cybersecurity Almanac: 100 Facts, Figures, Predictions And Statistics. Retrieved from https://cybersecurityventures.com/cybersecurity-almanac-2022/

[Voice-over] Improving internet security

On screen: A green outlined lock with lines and circles at the ends animates in the center of the screen. Text below: Improving internet security

[Voice-over] and internal controls is critical.

On screen: The green outlined lock morphs to a bank building. Text below: Improving internet security and internal controls is critical.

[Voice-over] Here are the top cyberthreats you may encounter:

On screen: Text in the center of the screen: Here are the top cyberthreats you may encounter:

[Voice-over] Business Email Compromise: Gaining unauthorized access to a trusted vendor or employee email account to assume their identity

On screen: An envelope fades in the center of the screen and the flap opens while an orange hook on a white string slides down the screen and into the envelope to pull up a rectangle with login screen and fraudster icon above. The email and password is typed in. Text below: Business Email Compromise: Gaining unauthorized access to a trusted vendor or employee email account to assume their identity

[Voice-over] and make fraudulent payment requests or changes in banking information.

On screen: The envelope and hook slides back up off screen while a check fades into the center of the screen. The routing and account number is highlighted and scales up on screen within a rectangle. The numbers are scrambled. Text below: Business Email Compromise: Make fraudulent payment requests or changes in banking information.

[Voice-over] Phishing and Smishing.

On screen: A mobile phone fades into the center with emails highlighting a fake vendor email. Text below: Phishing and Smishing. Deceptive email

[Voice-over] Deceptive email, telephone

On screen: Another mobile phone slides out from under the one in the center to the left of the screen containing an incoming call from a fraudster with the red decline and green accept buttons. Text below: Phishing and Smishing. Deceptive email, telephone

[Voice-over] or text messages that appear to be from valid sources to trick you into providing personal information.

On screen: Another mobile phone slides out from under the one in the center to the right of the screen containing a fraud text message with link. The text is highlighted and scales up in the center of the screen while everything behind fades out. The text reads, "V-E-N-D-0-R, to continue using our services please go to 'hyperlink' and update your account." Text below: Phishing and Smishing. Deceptive email, telephone or text messages that appear to be from valid sources to trick you into providing personal information.

[Voice-over] Malware. Malicious software introduced by clicking on an infected link, attachment or image in an email or website,

On screen: A cursor enters the screen and selects the fake hyperlink, and an email message fades in the center of the screen. Three blue circles with green outlines fade into the email message. One with a globe icon, paperclip icon and image icon. Text below: Malware. Malicious software introduced by clicking on an infected link, attachment or image in an email or website

[Voice-over] allowing the fraudster to access private data or take control of your computer.

On screen: The email message scales back and is now in a computer monitor with a black background. The email fades and malware bug icons animate up on the monitor over it. Text below: Malware. Allowing the fraudster to access private data or take control of your computer.

[Voice-over] Social Engineering. Using social networking sites to manipulate you into sharing personal information and contacts.

On screen: The monitor slides to the left off screen while a mobile phone enters from the right and into the center containing a pop-up bubble in the center with a small orange circle and increasing number animation. A few more bubbles pop up over the phone containing social media icons (thumbs up, heart with likes, number icon). Text below: Social Engineering. Using social networking sites to manipulate you into sharing personal information and contacts.

[Voice-over] Cybercriminals are always plotting ways to steal money and data,

On screen: The mobile screen fades to the Regions Everyday Checking page containing account balance and recent transactions. The phone rotates to the side and scales back to

the left of the screen with a green circle and person icon within behind it. Another phone on its side slides in from the right with an orange circle and fraudster icon within behind it. Arrows and money icons animate out of the left-hand phone and into the fraudster's phone on the right. Text below: Cybercriminals are always plotting ways to steal money and data.

[Voice-over] but they can't succeed without you.

On screen: The arrows and money icons rotate and go from the fraudster's phone and into the phone on the left. Text below: They can't succeed without you.

[Voice-over] Reduce your risk of a cyberattack with these tips:

On screen: The screen fades to white with text in the center: Reduce your risk of a cyberattack with these tips:

[Voice-over] Keep your systems updated with appropriate security patches.

On screen: A monitor animates in the center of the screen containing a green outlined circle and animated percentage within going up to 100%. Orange and teal lines animate from the left of the screen into the monitor and animated arrows coming out the right side of the monitor. Text below: Keep your systems updated with appropriate security patches.

[Voice-over] Avoid using only email to authorize or process vendor payments or changes.

On screen: The monitor scales back and morphs into an envelope. An X animates over the envelope using an orange and teal line. Text below: Avoid using only email to authorize or process vendor payments or changes.

[Voice-over] Call the vendor at a known number to confirm payments or require a second approval.

On screen: The envelope morphs to a phone with teal, orange and yellow lines animating out of it. Text below: Call the vendor at a known number to confirm payments or require a second approval.

[Voice-over] Never use phone or account numbers provided in the email to confirm payment changes.

On screen: An envelope slides into the center of the screen from the right. The flap opens and an email message slides up out of it containing account number and phone number in bold orange text. An orange line draws over the account number and phone number. Text below: Never use phone or account numbers provided in the email to confirm payment changes.

[Voice-over] Never open an email attachment or link from an unknown sender.

On screen: The email message slides back down into the envelope and an orange rectangle containing an attachment (paperclip) icon. A white X is drawn over it. Text below: Never open an email attachment or link from an unknown sender.

[Voice-over] Refrain from including private information on your social media accounts.

On screen: The email slides off screen to the left while an outline of a phone draws on in the center with a social media post. The post reads, "Finally got my debit card! Check it out!" And a green credit card below. A white X is drawn over it. Text below: Refrain from including private information on your social media accounts.

[Voice-over] Educate your associates on fraud threats and your internal processes for handling.

On screen: The phone slides off screen to the left while two rotating gears animate in the center. A fraudster icon is on the left gear and Ed is on the right. Animated lines enter the screen from left and right trying to attack the gears. Text below: Educate your associates on fraud threats and your internal processes for handling.

[Voice-over] Don't be vulnerable.

On screen: A gray dotted rectangle line animates on screen with text within "Don't be vulnerable." Cyber lines, arrows and circles animate from the left- and right-hand side of the screen and try to attack the dotted line but they bounce back off.

[Voice-over] Avoid cyberattacks.

On screen: New text fades into the gray dotted rectangle: Avoid cyberattacks. Cyber lines, arrows and circles animate from the left- and right-hand side of the screen and try to attack the dotted line but they bounce back off.

[Voice-over] You'll be glad you did!

On screen: The dotted rectangle fades out. Text in center: You'll be glad you did.

[Voice-over] For more fraud prevention tips, visit www.regions.com/stopfraud.

On screen: Text in the center: For more fraud prevention tips, visit www.regions.com/stopfraud.

On screen: Regions logo with disclosures