

PROTECT YOUR ONLINE FINANCES

With all the news lately with cyber theft, everyone must take steps to protect themselves online. You can help protect yourself by taking these steps:

1. **Install Available Security Updates on Your Computer, Smartphone and Tablets** – Many cyber-crimes target known holes on your computing devices. Stay up to date to stay secure.
2. **Pick Complex Passwords** – Use phrase acronyms and keyboard combinations. Never use repeat passwords or words in the dictionary for your financial accounts. Change passwords on a regular basis.
3. **Avoid Public Transactions Over Public WiFi** – You can't guarantee that free or shared WiFi access is secure. It's ok to connect for browsing the web, but avoid financial transactions.
4. **Use a Secure Network for Financial Transactions**– Protect your devices with current firewall, antivirus and malware software.
5. **Use Credit Cards Instead of Debit Cards** – Most credit cards offer better fraud protection, plus if money is stolen from a debit card, then it has already left your bank account.
6. **Only Shop On Secure Websites** – Before you type your credit card into a website, ensure it is secure. Look for the <https://> in the address bar of your web browser when you are checking out.
7. **Check Your Bank Balances and Statements Regularly** – Check your balances and scan your transactions regularly to be sure nothing have slipped through the cracks and to catch any fraud early.
8. **Setup Banking Alerts for Unusual or Large Transactions** – Ask your bank to notify you of any suspicious or large transactions.
9. **Never Directly Answer or Respond to an Email From Your Bank or IRS** – Criminals have become very adept at appearing that they are a financial institution or government agency when they are not. Never rely on a link in an email to access your financial accounts.