

## 5 Tips to Stay Safe Online

At Nelson & District Credit Union we look forward to serving you in one of our branches, but we know that it's not always convenient for you to visit us during regular business hours. That's why we're happy to offer you online banking, so that you can connect with your money and access a full variety of member services anytime, from anywhere.

We are dedicated to keeping you safe as you bank online. And you can play an important part in achieving online safety by following these 5 tips:

- 1. Secure your network.** If you have an in-home Wi-Fi network that allows you to surf online without being connected by a cable, be sure to safeguard your network with a robust network security system that features strong encryption.
- 2. Protect your password.** Don't use your Nelson & District Credit Union online banking password with any other online service, and don't store your password in a spreadsheet or in any other document. That's one of the first things that sophisticated cyber criminals look for if they make it past your network security.
- 3. Protect your devices.** Some forms of malware are designed to take over your computer and steal passwords and other information, which are then used to commit fraud, identity theft, and other criminal acts. Be sure that all of your devices – e.g. computer, laptop, tablet and smartphone – are protected with reliable anti-virus and anti-spyware software, and make sure to update it regularly.
- 4. Be careful what you download.** While most games, tools and programs available on the net are harmless, there's a chance that a download may contain malware or spyware. To stay safe, only download programs from trusted sources, and be sure to thoroughly scan them with your up-to-date anti-virus software before installing.
- 5. Beware of "phishing."** Phishing is an attempt by cyber criminals to pose as someone you know and trust, so that you'll reveal passwords and confidential information. The most common mode of phishing is through email, though it can also happen over the phone. And while some attempts at phishing seem like blatant scams, there are others that are much more subtle. For example, an official-looking email may ask you to reset your password, or you may get an official-sounding call asking you to confirm some personal information. The best way to avoid becoming a victim of phishing is to simply refuse to reveal any personal information in email or over the phone, unless you have clear evidence that the communication is legitimate – and even then, proceed with caution.

Staying safe online is a shared responsibility. You can be assured that at Nelson & District Credit Union, we'll do our part to keep you safe 24 hours a day, 7 days a week. By following these 5 tips, and immediately reporting any suspicious activity to the proper authorities, you can help ensure that your online banking experience with us is the way it should be: easy, convenient and built around you!

Fraud can affect anyone at anytime. Your best protection is to be cautious, aware and responsible with your personal and financial information.