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Dear Members:

Cybercrime is rampant in today's world and people everywhere are experiencing fraudulent activity on their credit/debit cards, online accounts and in their checking or savings accounts. The credit union has recommendations for you to help safeguard your account with us. Please take the time to implement these recommendations.

### **Online Banking**

1. The password requirement is that you have at least 8 characters, one upper-case letter, one lower-case letter and one number. We recommend using something that is not easy to guess. Don't use repeating patterns, birthdates or any information someone could know about you in the password.
2. Choose security questions and answers that are also not easy to guess the answers to. For example, one of the questions is "How big is your dog?". Someone could guess that you answered small, big, medium, etc. and then be able to change your password and access your account.
3. Sign up for alerts! If you click on communications and the "select new alert" you can set up alerts to tell you when a transaction is posted to your account. If someone was able to hack into your online banking and set up a transfer to your checking with the intention of stealing money from your checking using debit card information or bill payment, you would know about this transfer as soon as it is done in your account.

### **Bill Pay.**

1. Your bill pay account is directly attached to your online banking account. As you know, you do not have to set up another password to access bill pay. But you CAN set up alerts on your bill pay system separate of the above recommended alerts to your online account. Click on "My account" at the top of the bill pay main page, and then select "Bill Pay Alerts" then "View Alerts".
2. You may not be aware, but the bill pay system offers you the ability to transfer funds out of your credit union account and into another bank account electronically. If you don't have an alert set up, you could lose everything in your checking account if someone is able to access your account through bill pay.

### **Visa Debit Cards**

1. Keep your card in a safe place at all times. When using an ATM machine, look closely at the card slot and make sure a skimmer isn't attached to it. A skimmer sits overtop of the card slot and, when you swipe or insert your card, will steal the information off of your card as well as your pin number once you enter it. Also, cover the numbers when you are inputting your pin number. There could be a camera installed to read the numbers you choose.
2. Sign up for alerts! Go to our website homepage and click on "Visa Debit Card Alerts" to register your card. You can set up to be alerted when a transaction over \$20 is done, when a transaction is declined, when an international transaction is done, and any online transaction is done. You can have it go to your cell phone or email. We recommend cell phone so you'll see it immediately.