

13 Simple Ways You Can Protect Yourself

1. Any offer that sounds too good to be true, probably is.
2. Verify any emails or phone calls you receive regarding a security or fraud investigation with your bank or financial institution.
3. Be cautious of telemarketers and/or direct mail merchants who want to “draft” your bank account and do not provide your bank account information over the phone to strangers.
4. Be wary of offers requiring you to wire money, withdraw cash from your account or provide account information.
5. Should someone approach you outside a bank branch or in the parking lot and ask you to withdraw money from your account for any reason, go back inside the bank and report that person immediately.
6. Do not share your login access codes for online services with any third party.
7. Never access your bank or other financial services information at Internet cafés or other public Wi-Fi Zones.
8. Ignore emails appearing to be from your bank, government office or other entity requesting your User IDs, PINs, passwords, Social Security Number or other such personal information.
9. Delete email messages that appear to be spam or contain suspicious attachments.
10. Do use online banking services so you have electronic records and don’t need to safeguard all the paper statements, and always review your bank statements.
11. Change your password at least every 72 days.
12. Use Spyware detection and elimination programs and keep them up-to-date. The same with virus protection software.
13. Always log off online services when finished. Do not just close or shut-down your browser.