



## Online Banking Security Tips

Here are six online banking security tips to help keep your money and identity safe:

### 1. **Change your password regularly**

The best thing consumers can do to protect themselves is to change their passwords every 90 days. Never use a word and always use a combination of upper and lower case letters, numbers and special characters. Words are too easy to guess, particularly if they're related to your persona, such as your mother's maiden name, the street where you live or your pet's name.

The longer the password, the better. Many government agencies require passwords to be at least 14 characters. A tip for creating a good password: Pick a well-known verse and add numbers and letters to it that will be easy to remember. Make your password even harder to crack by replacing letters with special characters.

### 2. **Refrain from using public computers or Wi-Fi when banking online**

Anytime you are using public Wi-Fi, you have to assume that someone can access your browser history and your password. So if you are doing anything that requires you to log in, such as banking or reading email, you are putting yourself at risk. This applies even if you have your email or other password-protected sites set up to automatically insert your password for you and log in.

### 3. **Check your bank statement regularly**

Check your bank statement each month. Even though banks are highly skilled at recognizing fraud, particularly with credit cards, they might not always be able to catch every questionable transaction among every customer, so you should be sure to review your statement monthly.

### 4. **Use licensed anti-virus software**

Be sure to check for updates frequently. Either set your computer to check for updates automatically and alert you or plan to check yourself every Saturday or Sunday morning.

### 5. **Disconnect your Internet when not using it**

Computers that are always connected to the Internet are vulnerable. Most consumers get their internet through their cable company and the Wi-Fi is always on. Be sure your Wi-Fi is password-protected and if you can, it's a good idea to disconnect your computer from the Wi-Fi when you're not using it.

### 6. **Type your bank URL every time instead of using email links**

Never click on a URL in an email, even if it looks like it's from a trusted source. Always retype the URL into your computer before using it or bookmark your bank's actual authenticated site, especially if you are using it for an online transaction or to provide sensitive information.