

## Web Security

If you use online or mobile banking you'll be glad to hear that your credit union has taken steps to ensure your safety when accessing our online banking site.

### What is Multi-factor Authentication?

Online security begins with the authentication process. That is what is used to confirm that it is in fact you that is logging on to your Credit Union accounts and not someone pretending to be you. Multi-factor Authentication involves using more than one basic factor to confirm your identity. These factors include but are not limited to something that the user

- knows (a password),
- has (smart phone),
- or is (characteristic).

To ensure your online security, the Credit Union uses Multi-Factor Authentication for online banking and mobile banking users.

### *The first line of defense starts with you!*

Understanding the risks and knowing how you may be tricked is an important step to protect yourself online. You can make your home PC or laptop safer by installing and updating programs such as:

- Anti-virus software (McAfee, Norton)
- Anti-malware (Malwarebytes)
- Firewalls (Windows, McAfee)
- Operating System patches and updates (Windows Updates)

### Report Suspicious Activity!

If you notice activity on your account, receive an e-mail, or receive a phone call claiming to be from the Credit Union that and asking for your personal and/or account information, contact us at the Credit Union immediately to report the situation.