

Keeping Your Information Safe Online

The Internet can be a powerful tool to connect with family and friends, run a small business, and save time running errands. However, take precautions whenever you use the Internet to transmit personal or financial information. Hackers are always on the lookout for easily stolen information they can use to clean out your bank account (or open a new account in your name). Here are a few tips to keep in mind whenever you're online:

Avoid using public networks

As appealing as doing some online banking while enjoying a latte in your favorite coffee shop might be, stick to visiting websites that don't require personal or financial information when you're on an unsecured or shared wi-fi network. Even logging onto a social media site can expose private information to a hacker watching your every digital move over that unsecured connection.

If you are using a private network, be sure you're using a secure browser before entering personal or financial information. Look for the "https" at the beginning of the web address, and watch for the padlock icon in the corner of the browser, which signals that the website is encrypted. Beware of phishing scams

The dangerous thing about phishing scams is they don't rely on weak website or network security. Instead, they attempt to crack the human firewall: you. Phishing scams attempt to obtain personal information or plant a virus or malware on your device by sending a fake email requesting that information, or instructing the recipient to click a link in order to reset their account.

Never give out your personal information over the Internet, phone, or via text message unless you know exactly who you are dealing with. If you receive a suspicious email from a business or charity and you're not sure if it's legitimate, close the email, open a new browser, visit their official website and contact them through their customer service. There is often an increase in phishing scam attempts after heavily publicized security breaches (pretending to offer account security) or natural disasters (fake charities), so be especially on guard in those situations.

Be careful what you throw away

Dumpster diving doesn't just apply to paper statements and discarded credit cards anymore. Before you recycle or donate old cellphones or computers, be sure to remove any personal and financial information. For computers, the best way to do this is to use a wipe utility program to overwrite the entire hard drive. For mobile devices, check the owner's manual, service provider website, or device manufacturer's website for information on how to permanently delete information. In addition, remove the SIM card from the device.

Most importantly, monitor your accounts for strange or unauthorized activity. If you notice something out of place, such as a purchase you didn't make or a transfer you never authorized, contact your financial institution immediately to mitigate the damage caused and prevent further misuse of your information.



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