

# Maine Credit Unions' Top 10 Tips for Online Financial Security

When using your credit unions' online banking, your main goal is most likely to balance your account or ensure that a check has been deposited. While these essential tasks are made easy with online banking, Maine's Credit Unions want members to be aware it's important to take precautions online. You don't want your personal or account information in anyone else's hands but your own.

Here are the top 10 tips that credit unions offer their members about securing their online banking accounts:



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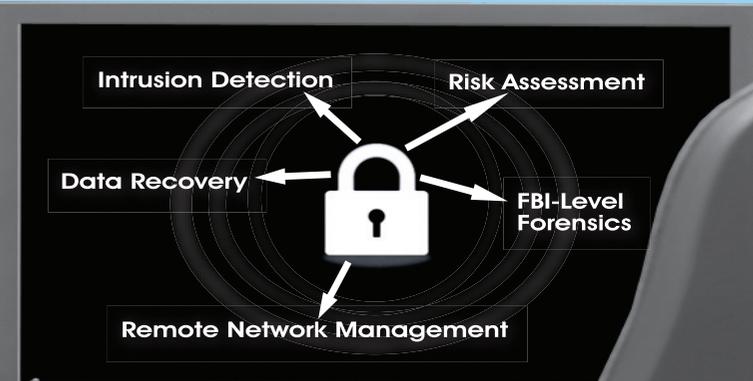
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1. Check and update your web browsers and computer software, like Windows operating systems and Mac OS. Threats from viruses and attackers often take advantage of vulnerabilities in outdated software packages. Contact the software vendor directly to access any available updates.
2. Install antivirus/anti-spyware software to protect your computer and detect and remove viruses. Make sure your software is up-to-date, new viruses appear daily.
3. Install software for spam filtering and spam blocking.
4. Be wary of email offers that come from a source you don't recognize. If you believe an email is fraudulent, don't reply to the email, click any links within the email, or open any attachments.
5. Be wary of any email or pop-up messages declaring your accounts in jeopardy or asking for personal information.
6. Don't respond to "spammed" emails. If an email seems suspicious, don't click the link asking to be taken off the sender's list. A response only confirms the accuracy of your email address and may result in even more messages filling up your inbox.
7. Never submit your credit card details or other personal information on non-secure websites. Before submitting your username and password to log on, make sure your browser window displays the closed padlock symbol and the URL begins with "https://". Secure web pages show a locked padlock icon that appears in yellow, or in a yellow box, at the bottom of the web browser screen.
8. Never share your usernames and passwords or store them on your computer.
9. Be cautious when using public computers at home (including those at libraries, Internet cafés, and schools) and when traveling abroad, or using shared ones, such as home computers. Public computers are traditionally on open networks and can be susceptible to monitoring without your knowledge.
10. After you've accessed sensitive account information online, log off the website and close your web browser.

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