



## 7 Tips for Protecting Yourself Online

Though the internet has many advantages, it can also make users vulnerable to fraud, identity theft and other scams. Statistics say that, -- 12 adults become a victim of cybercrime every second. F&M Bank recommends the following tips to keep you safe online:

1. **Keep your home computers and mobile devices up to date.** Having the latest security software, web browser, and operating system are the best defenses against viruses, malware, and other online threats. Turn on automatic updates so you receive the newest fixes as they become available. Here at the bank our IT Team keeps our systems updated and as secure as possible.
2. **Set strong passwords, even for your computers and accounts at home.** A strong password is at least eight characters in length and includes a mix of upper and lowercase letters, numbers, and special characters.
3. **Watch out for phishing scams.** Phishing scams use fraudulent emails and websites to trick users into disclosing private account or login information. Do not click on links or open any attachments or pop-up screens from sources you are not familiar with. Forward phishing emails to the Federal Trade Commission (FTC) at [spam@uce.gov](mailto:spam@uce.gov)
4. **Keep personal information personal.** Hackers can use social media profiles to figure out your passwords and answer those security questions in the password reset tools. Lock down your privacy settings and avoid posting things like birthdays, addresses, mother's maiden name, dog names, kids' names...etc. Be wary of requests to connect from people you do not know.
5. **Secure your internet connection.** Always protect your home wireless network with a password. When connecting to public Wi-Fi networks, be cautious about what information you are sending over it. --NEVER conduct any online banking or online shopping via public Wi-Fi.
6. **Shop safely.** Before shopping online, make sure the website uses secure technology. When you are at the checkout screen, verify that the web address begins with *https*. Also, check to see if a tiny locked padlock symbol appears on the page in the address bar.
7. **Read the site's privacy policies.** Though long and complex, privacy policies tell you how the site protects the personal information it collects. If you don't see or understand a site's privacy policy, consider doing business elsewhere.