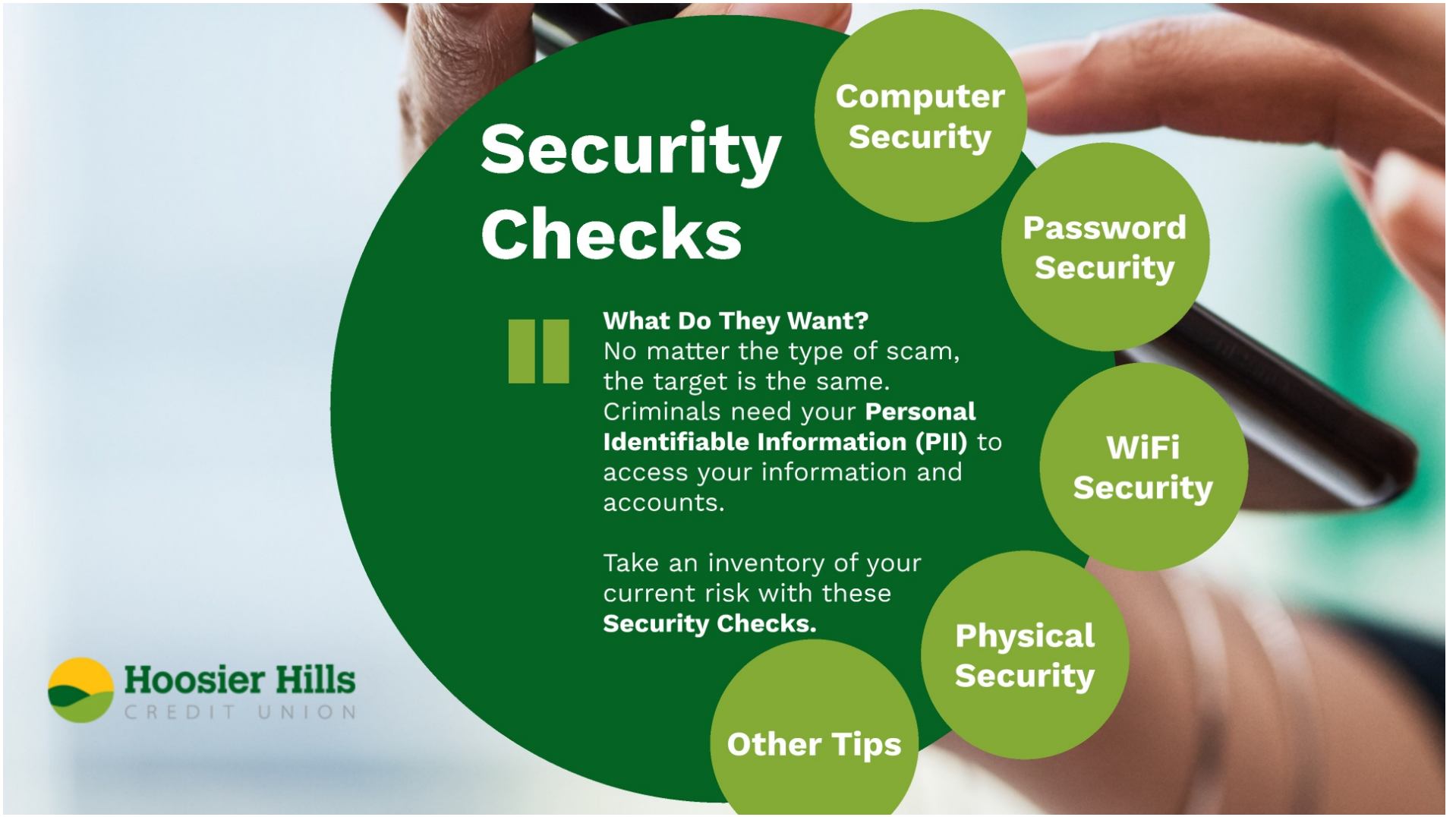

Protecting Your Financial Information
WELCOME
SECURITY CHECKS
SOCIAL ENGINEERING
HHCU TOOLS
QUESTIONS
Hoosier Hills
CREDIT UNION

Your Presenter: James Aldridge

Hoosier Hills CREDIT UNION

- CIO for Hoosier Hills Credit Union
- Bachelor's Degree in Information Technology from Ball State
- Master's in Business Administration Degree from University of Indianapolis
- Two-time Mira Award nominee for Tech Innovation and Tech Educator of the Year
- Serves on Computer Technology Advisory Board for Ball State University as well as Business and IT Advisory Board for Vincennes University - Jasper Campus
- Lives in Santa Claus, Indiana


Security Checks
Computer Security
Password Security
WiFi Security
Physical Security
Other Tips
What Do They Want?
No matter the type of scam, the target is the same. Criminals need your Personal Identifiable Information (PII) to access your information and accounts.
Take an inventory of your current risk with these Security Checks.
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Computer Security
Use your own computer.
Maintain your computer security.
• Personal firewalls
• Encryption software
• OS updates (especially security patches)
• Anti-virus and anti-malware
Look for secure website connections which include https and lock or key icon.
Be wary of free software.
Don't download taskbars, files or software.
Understand which devices are most secure.
hoosierhills.com
https://hoosierhills.com
Hoosier Hills Credit Union [US]
https://hoosierhills.com/
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Password Security
Use strong passwords and keep them secret.
• Do not share your passwords or PINs with others.
• Do not store passwords on your computer.
• If you must write down passwords, store securely.
• Change passwords and PINs a couple of times per year.
• Create passwords from long phrases with at least 14 alpha-numeric characters.
• Log out of Financial Institution accounts when finished.
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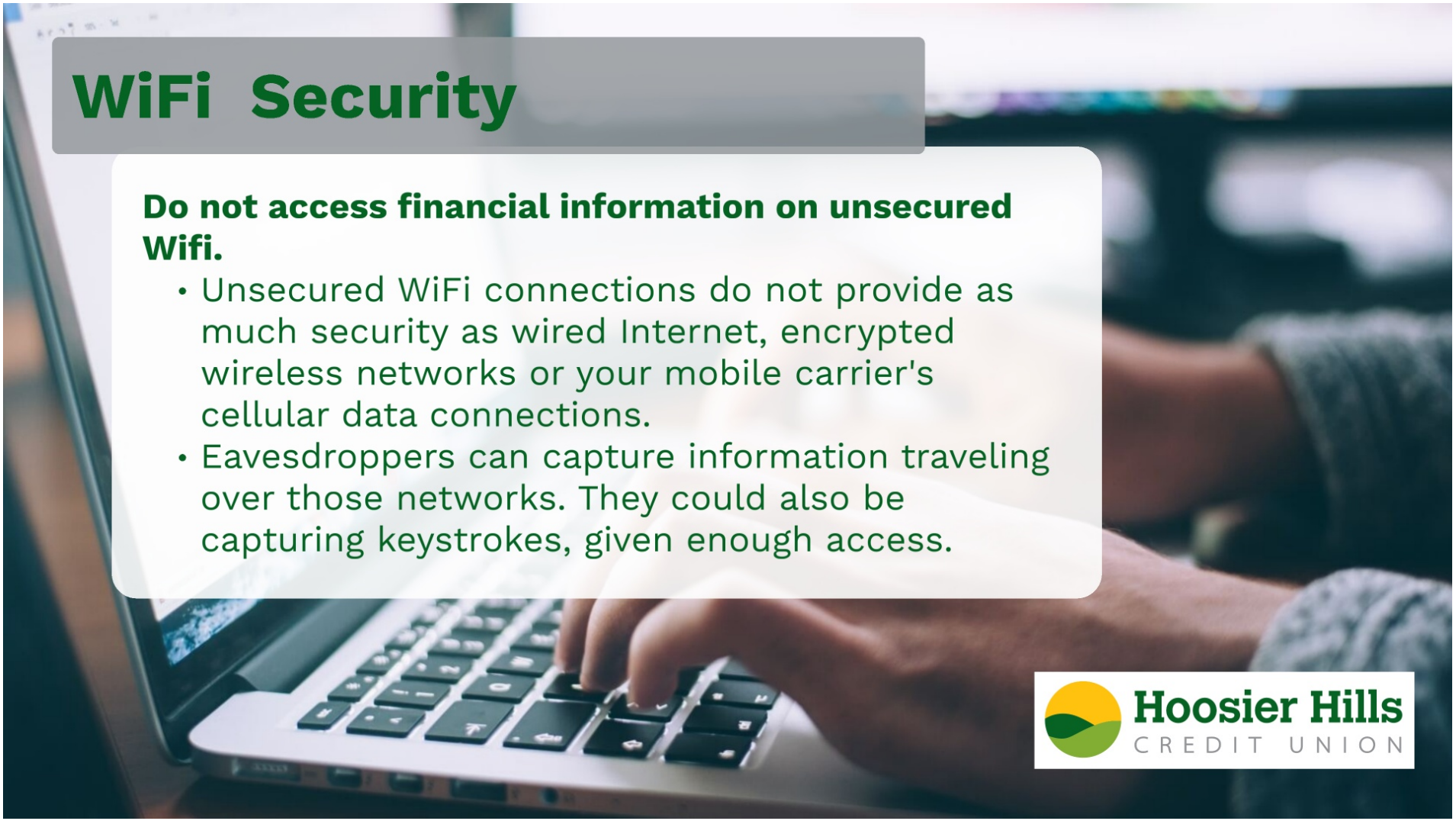
WiFi Security
Do not access financial information on unsecured Wifi.
• Unsecured WiFi connections do not provide as much security as wired Internet, encrypted wireless networks or your mobile carrier's cellular data connections.
• Eavesdroppers can capture information traveling over those networks. They could also be capturing keystrokes, given enough access.
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Physical Security
Secure your financial/confidential documents.
• Keep all your financial documents in a secure place.
• Properly dispose of any documents with financial information. Shred them!
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Other Tips
Don't store your card information on websites.
• If that retailer suffers a breach, your card is at risk if you've stored the information.
Monitor your credit to catch and respond to changes.
• Annualcreditreport.com
• 877.322.8228
• Beware of other "free" offers.
Check your balances frequently.
Using a credit card can be more secure.
When using a credit card, the risk of loss is on the issuers (ex. Visa). If you use your debit card, you assume more risk. We're here to help you through the process regardless.
Use biometric or six-digit PINS for your devices.


Social Engineering
The use of deception to manipulate individuals into divulging confidential or personal information that may be used to commit fraud.
Phishing
Real Phishing Examples
Vishing
Money Mule/ Romance Scams
Don't Overshare on Social Media
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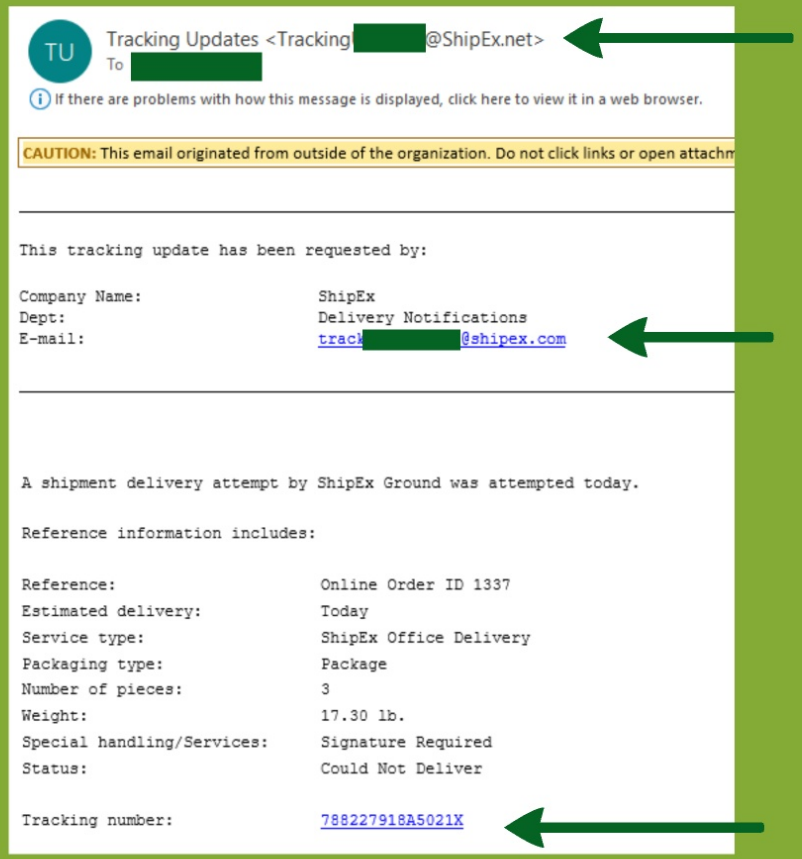
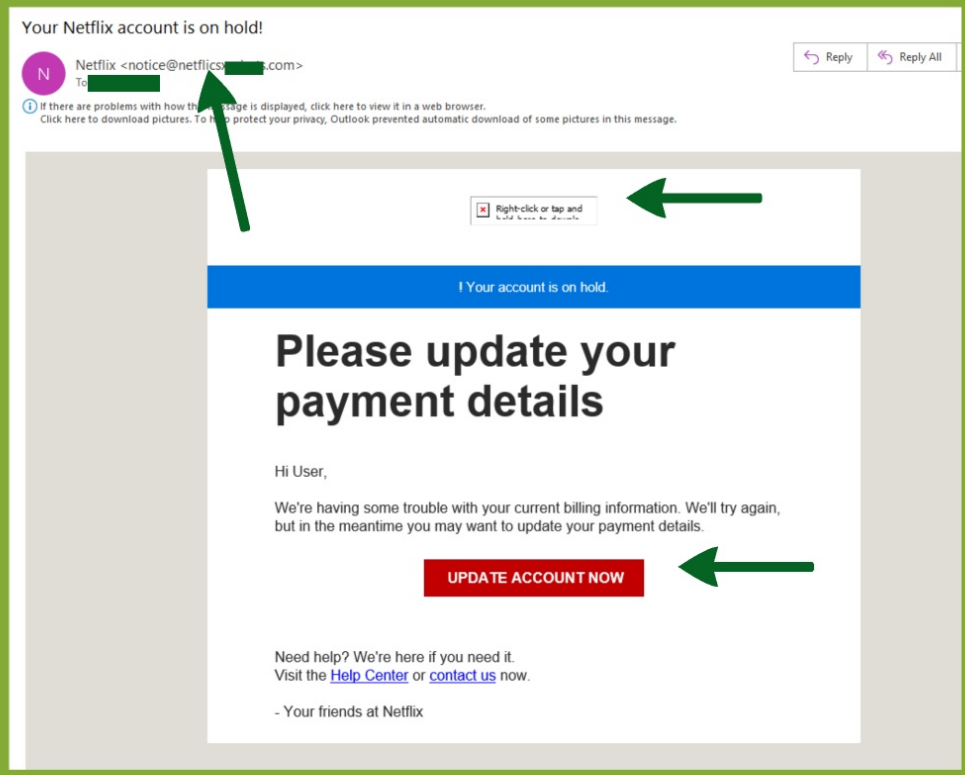
PHISHING
Phishing is the most common form of fraud today. The term became popular in the mid-90s when scammers first began using email to "fish" for passwords and financial data.
• Don't open emails from unknown senders and never respond to emails requesting personal information.
• FIs will never ask for financial information via unsecured email.





Phishing Examples


Vishing
Vishing is the same scam as phishing using voice. They want the same information and they use the same tactics to rush and confuse their victims.
Criminals can use spoofing to make their phone number appear to come from someone else, including your FI.
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Romance and Money Mule Scams
In a Romance or Money Mule scam, criminals establish online or otherwise long-distance relationships with their targets to get what they want.
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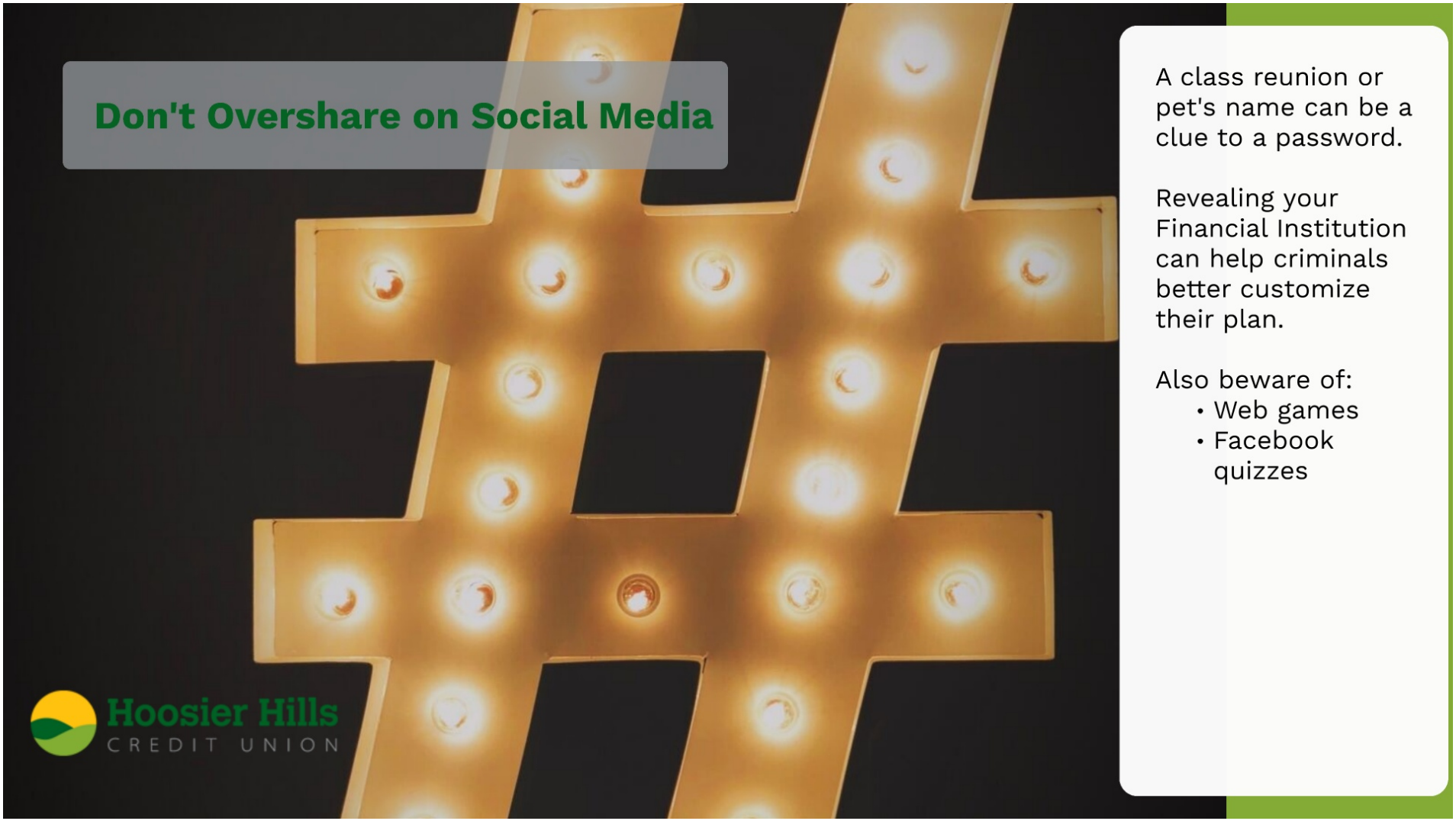

A class reunion or pet's name can be a clue to a password.

Revealing your Financial Institution can help criminals better customize their plan.

Also beware of:

- Web games
- Facebook quizzes


HHCU Tools
As your financial partner, we're here to help.
HHCU Tools
CardValet
What Should I Do?
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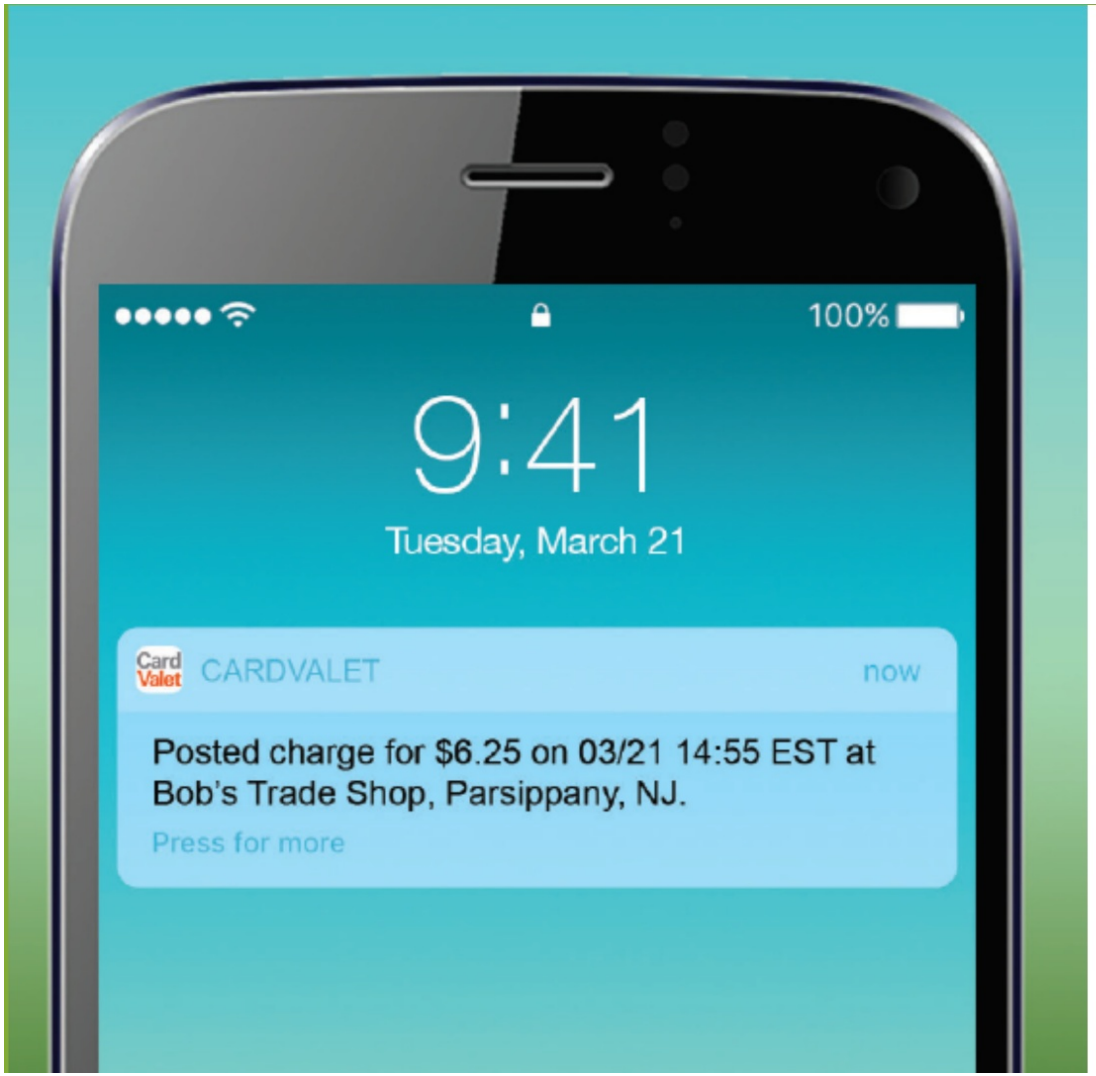
HHCU Tools & Resources

- Visit the HHCU Fraud Center to learn more about protecting yourself.
- Use CardValet to monitor your cards. It's free to use!
- Use alerts/notifications in HHCU Online/Mobile Banking.
- Use low-rate HHCU Visa's for online shopping.
- Dispute Tracking is a new feature of our recently upgraded Online and Mobile Banking.
- HHCU transaction limits are in place to help protect your accounts from misuse.
- We publish known area fraud attempts on our social media channels and through email.
- HHCU calls or texts members when card usage patterns are unusual.



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Control the card in your wallet with the phone in your pocket.

- Turn cards "on" and "off" from your phone.
- Customize usage alerts.
- Set merchant type, spending and geographical limits.
- Download from your app store. Links available at hoosierhills.com/cardvalet.


What To Do If:
Your card is lost or stolen
• Instantly turn card off using CardValet.
• Contact HHCU at 800.865.2612.
• Call 800.862.0760 after hours.
You don't recognize a charge
• Initiate a dispute transaction within HHCU Online or Mobile Banking. We will then freeze your card and order you a new one.
• Call us at 800.865.2612. We'll help you through the process.
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Preventing Fraud at Work
Bigger Targets, Bigger Risk
Wednesday,
October 21
10 AM E
9 AM C
Learn tips to prevent the top two workplace schemes: Business Email Compromise and Ransomware.
Register at hoosierhills.com/weblearn
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