

ONLINE BANKING SECURITY TIPS

PERSONAL ACCESS CODE (PAC)

- **PAC's must be kept confidential**—do not share your PAC with ANYONE, not even Credit Union Staff. We will never ask you for it and do not have access to view it on our banking system once it has been set.
- **CHANGE your PAC regularly**, for example, every 60 – 90 days.
- **Your PAC length gives it strength.** It can be 4 – 7 digits long, we recommend using 7 digits.
- **Do not use consecutive or sequenced numbers**, For example '1-2-3-4-5-6-7', '1-1-2-2-3-3', '5-5-6-6-7-7', '1-1-1-1' etc.
- **Do not use phone numbers, dates of birth or Social Insurance Numbers**, use numbers that are easy for you to remember but difficult for others to guess.

INTERNET & WIFI

- **Do not use shared *public* or *café* computers or networks to do your online banking**
- **Use WIFI networks that are password protected**
- **Log in regularly to monitor your account activity** and notify us immediately of any unauthorized/unusual transactions
- **“Log Out” AND close your browser** to end your online banking session
- **Do not authorize your browser to memorize your login credentials**
- **Regularly clear ‘cookies’ and your ‘cache’ on your browser** (Instructions for this can be found on our website at www.cdcu.com under the ‘About Us’ tab, under ‘Internet Security’ then ‘Safe Browsing’)