CRESTON & DISTRICT
CREDIT UNION

ONLINE BANKING & SECURITY TIPS

We are asking members to be vigilant when it involves Online Banking as well as with emails and phone requests claiming to be from Creston & District Credit Union. If you receive a suspicious email or phone call, do not click on any links within that email and do not provide any personal information to the caller.

Contact the branch directly at 250-428-5351 or Toll Free at 1-866-857-2802 to confirm validity. These numbers can only be reached during regular office hours.

➢ **Personal Access Codes (PAC)** 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

➢ **Change your PAC regularly**, for example, every 30 – 90 days

➢ **Choose a PAC that is easy to remember but difficult for others to guess**. Do not use phone numbers, dates of birth, or social insurance numbers

➢ **Your PAC can be 9 – 30 characters long—** this makes it more difficult for fraudsters to gain access to your accounts. Current PAC requirements – at least one of each of the following: Uppercase letter, lowercase letter, number, and special character (#!?*% etc.). Spaces are not permitted.

➢ **Log in regularly to monitor your account activity** and notify us immediately of any unauthorized/unusual transactions (Phone: 250-428-5351, Toll Free: 1-866-857-2802)

➢ **Do not authorize your browser to memorize your credentials**

➢ **Be sure to "Log Out" AND *close your browser*** to end your online banking session

➢ **Regularly clear 'cookies' and your 'cache' on your browser**

➢ **Do not use "1 – 2 – 3 – 4 – 5 – 6 – 7" or similar consecutive or sequenced numbers**, this can leave your account extremely vulnerable to fraudulent use

➢ **Do not use the same password used for other logins**

➢ **Do not use shared *public* or *café* computers or networks to do your banking**

➢ **Use WIFI networks that are password protected**

➢ **Do not provide personal information over the phone**

➢ **Do not click on any links in suspicious emails**