

1-2-3 Banking

Strong beginnings to a healthy financial future

Cyber Security: How important is it really?

Have you ever heard the term cyber security? Maybe you have once or twice, or maybe you hear it daily. What does it mean to you? And how important is it? Cyber security is just as important as completing your homework every day! We have put together some tips on how to keep your electronic devices secure from people who may want to steal your information.

Your Passwords

It's amazing how many passwords we have to remember. Almost everything we do online requires a password of some kind to log in. What would happen if someone knew your password? Could your games and programs be broken into all at once? A good practice is to not repeat your password for different websites. Find fun ways to mix it up, like using numbers in place of letters ("1" equals an "L" or "3" equals an "E").

TBYC (Think Before You Click)

It's an unfortunate thing to admit, but many people who want to hack into your computer and steal your personal information are smart. One of the more common ways a hacker may try to put harmful software on your computer is through pop up ads. Sure, that pop up may look great, but TBYC!! Where is it going to take you? Who is producing that ad? Do you know it's from a legitimate source? It may be in your best interest to avoid pop ups, both on your phone and computer. Fake apps are another way hackers may try to infect your device. That new game on the play store may look fun, but how new is it and what are the reviews? Does the developer list information and credentials? TBYC!! A best practice is sticking to common app stores like Google Play or Apple App store. When in doubt, ask an informed adult or just don't click.



Secure Security Questions

If you are locked out of a website, you will often be prompted with a security question like "What is your mother's maiden name?" or "What is your favorite food?". While these are supposed to be personal, it doesn't take a lot of effort for a motivated hacker to figure out who your mother is and her maiden name. It's also a safe bet that many people will list their favorite food as "pizza". It's recommended to come up with some kind of code word or phrase, that doesn't relate to the question at all. It can be as simple as saying your fathers birthdate is "bananas". It sounds silly, but it's an extra step to help make you and your personal information more secure.

To answer the question "How important is it really", the answer is very. Your good name could be at stake. As you start to earn money, you will want to keep that safe too. We can guarantee a sick feeling if you wake up one morning and see your bank account at zero, when you had \$500 in it the night before. With a few simple steps, you can arm yourself for a safe cyber future! Enjoy the journey!