

Traveling in Cyberspace

How to suit up and protect yourself

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Cybersecurity is a topic that is constantly evolving and will never truly go away. In fact, if you want to be cyber-secure in 2018, my best recommendation is to throw all your electronics out the window, cancel your social network accounts, and avoid things like healthcare and insurance companies. Living under a rock somewhere in the Mojave won't hurt either. Not for you? Don't worry - you aren't alone. It's a tough battle, but these tips will give you the upper hand in a fight worthy of a UFC pay-per-view.

Facebook is widely regarded as one of the top tech companies, held in the same ranks as Amazon and Google. A recent breach exposing 87 million users account data proves that nobody is safe. In regard to your personal cybersecurity, good password management is a critical step. Keep the following in mind:

- Change your passwords frequently (as often as every three to six months)
- Do not use the same password for every log in
- Use long, complex passwords, or passphrases, and find ways to substitute special characters for letters

A good password might look something like "\$summerday#1" but a great passphrase could look like "\$unsh1n3onmy\$hould3rS".



Another common cyber-attack is simply a criminal trying to take advantage of you. Remember the following to help protect yourself:

- Microsoft, Apple, etc. will NOT contact you about a problem on your computer and request remote access to fix the problem
- Any reputable company, including Decorah Bank, will never call you and ask for your personal information like your social security number, account number, or date of birth

If you are ever suspicious, trust your instincts. Find the real contact information of the company you think is being spoofed and call them back to ask if they tried to contact you.

Finally, protecting your credit might be the most important thing you can do in case your identity does become compromised in a data breach. A small fee at each of the three major credit bureaus will freeze your credit, putting you in control of what it can be used for.

Decorah Bank partners with a company called Cyber Scout, and we offer this service to you at no cost in the event your sensitive information becomes compromised. Learn more about it at www.DecorahBank.myideducation.com.

We know it's a tough world in cyberspace, and unfortunately hackers all over the world are searching for a new opportunity to steal data every day. Sleep easy knowing we are here to help you and keep your financial information secure, and never hesitate to contact us with any questions or concerns.