

## 5 ways to protect yourself from cybercrime

Cyberattacks seem to be making national news more frequently these days. And although most of the coverage focuses on large companies or government organizations being hacked, individuals often fall prey to cybercriminals as well. To help stay on top of your personal and financial security while continuing to enjoy the benefits of banking, buying and investing online, make sure to take these five precautions.

**1. Create strong passwords.** The professionals at Norton Antivirus suggest creating a password that is at least eight characters, uses a combination of numbers, letters and symbols and doesn't include personal information such as your name. They also suggest changing passwords at least every 90 days and creating a different password for each site you frequent. If you use the same password for multiple sites and criminals learn your password, each of those accounts could be vulnerable. You may want to create an offline list (keep it hidden!) or use password management software to keep track of your passwords.

**2. Stay updated.** Cybercriminals' tactics are always evolving. So be sure you use the most up-to-date version of your computer's operating system and install updates for your security software when available.

**3. Be careful what you open.** Spam filters and antivirus software will help in many ways, but they can't always protect you from every possible attack. Be wary of attachments in emails that seem suspicious, even if it's from a friend. Your friend's email could have been infected and unwittingly passed malware to you as an email attachment. You can always ask if the sender meant to include the attachment just to be sure.

**4. Review your account statements regularly.** If someone has hacked into one or more of your accounts or stolen your information to make purchases, the transactions will show up on your statement. Reviewing your checking and credit card statements for unfamiliar activity can give you an indication that something is amiss.

**5. Turn your computer off.** It's pretty low-tech, but it's also fool-proof. Leaving your computer on is convenient for when you want to sit down and get connected right away, but it also means your computer is potentially vulnerable during that time. The time you spend waiting for it to power up is well worth the peace of mind.

If you're concerned about cybercrimes or identity theft, be sure to speak with the experts at First National Bank Bemidji. We'll be able to explain how, with our help, you can protect your financial interests from outside invasions. For more information, contact us at **218-751-2430**.