



Cybersecurity Tips to Protect You and Your Data

1. **Be cautious of links.** Be suspicious of any links in emails. These are common ways in which a hacker attempts to obtain your personal information.
2. **Passwords.** Passwords should be a minimum of 12 characters, and include numbers, symbols, capital letters and lower-case letters. Do not use the same password on all accounts. Make sure each account has a unique password. Avoid using a dictionary word. Phrases are best to use, for example: !IamRetiredandLoveit@
3. **Use a password manager.** Use a password a manager and you won't have to remember or write down your login information for the sites you use.
4. **Multi-Factor authentication (MFA).** MFA adds another layer of protection for your personal data by requiring verification of your identity. If MFA is available, make sure to use it!
5. **Payment Information.** Avoid saving your credit card information on a site, breaches occur often and hackers can steal your information. Opt for an online payment method that isn't directly connected to your bank account.
6. **Update systems.** The older a system is the more time hackers have had to find vulnerabilities and access stored information. System updates eliminate the weak spots.
7. **Anti-virus / Anti-malware software.** Utilize and maintain this software to best protect your information.
8. **Safeguarding.** Change the default of your home wi-fi username and password. Get alerts when someone logs in. Avoid "free" networks as they are easy for attackers to use and access your information. Only use charging stations where you plug directly into a power outlet.
9. **Phishing.** See our complete Phishing Red Flags handout on our website:
 - californiabankofcommerce.com/security-awareness-tools

RESOURCES

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| FBI Cyber | • https://www.fbi.gov/investigate/cyber |
| Internet Crime Complaint Center (IC3) | • https://www.ic3.gov/ |
| United States Secret Service Cyber | • https://www.secretservice.gov/investigation/cyber |