# Tips for staying *safe* online

Co-ops have been seeing increased incidents of fraud and breaches of their computer systems, particularly fraud through their bank accounts. To help co-ops protect their financial data, we have compiled some important tips for staying safe online.

## PASSWORDS

Create strong, unique passwords. Use at least eight characters, one upper- and lower-case letter, a number, and a symbol. DO NOT keep a printed list of your passwords in the co-op office or anywhere else - password management apps are available.

## WI-FI NETWORKS

Always use secure Wi-Fi when accessing personal information. Using "guest" networks in public spaces is NOT secure and people using the same network may be trying to steal your security data. Reserve online banking and account access for your own secure Wi-Fi.

## UPDATING TECHNOLOGY

Make sure your device's operating system and applications receive updates. When an app says it needs to update, there are usually security improvements in the new version. As new methods of stealing data are devised, the software has to develop new safeguards.

## SECURE ACCOUNTS

Avoid the temptation of using the same password for multiple services and accounts. Easier to remember for you also means more accessible for thieves.

## SPAM & PHISHING

Verify any link before clicking on it. Never click on links from email senders you don't recognize and feel free to reply to confirm that everything is legitimate. This also applies to text messaging on your mobile device.

## SOCIAL MEDIA

Never share personal information on social media. This includes filling out tests and quizzes that reveal personal data for entertainment purposes. Be aware of what details you divulge when posting content to your accounts.

## BACK UP YOUR DATA

Backup important files to a separate, disconnected device. Data security includes protection from disaster. Having a backup can also protect you from becoming a victim of ransomware.

## PRIVACY SETTINGS

Check and update privacy settings on all social media accounts. They may be an afterthought like agreeing to terms and conditions, but they are there to protect you.

**Follow these best practices to avoid financial fraud and other negative outcomes of a data security breach.**

In 2024, Alterna Savings will be hosting free Financial Education sessions in collaboration with Co-op Cost Cutters.

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