

Member Education

Safeguarding Your Information

In today's high-tech world, we are able to do things more quickly and conveniently whether it is to send a letter via email, pay bills electronically or even go shopping online. With this increase in speed and convenience also comes increased risk. Every day, individuals are busy developing new scams targeting the unsuspecting public. At Tremont Credit Union, the security of member information is a priority. We are strongly committed to the safety and confidentiality of your records. One of the best ways to avoid fraud is to become an educated consumer, and we would like to help you in this endeavor. Please take a moment to read this important information on how to keep you safe when conducting business online.

How to Keep Yourself Safe in Cyberspace

An important part of online safety is knowledge. The more you know, the safer you'll be. Here are some tips on how to stay safe in cyberspace:

- 1. Set good passwords.** A good password is a combination of upper and lower case letters and numbers and one that is not easily guessed. Change your password frequently. Don't write it down or share it with others.
- 2. Don't reveal personal information via email.** Emails and text messages can be masked to look like they are coming from a trusted sender when they are actually from someone else. Play it safe. Do not send your personal information such as account numbers, Social Security numbers, or passwords via email or text.
- 3. Don't download that file!** Opening files attached to emails can be dangerous especially when they are from someone you don't know as they can allow harmful malware or viruses to be downloaded onto your computer. As an additional measure of protection, make sure you have a good antivirus program on your computer that is up to date.
- 4. Links aren't always what they seem.** Never log in from a link that is embedded in an email message. Criminals can use fake email addresses and make fake web pages that mimic the page you would expect. To avoid falling into their trap, type in the URL address directly and then log in.
- 5. Websites aren't always what they seem.** Be aware that if you navigate to a website from a link you don't type, you may end up at a site that looks like the correct one, when in fact it's not. Take time to verify that the web page you're visiting matches exactly with the URL that you'd expect.
- 6. Log off from sites when you are done.** When you are ready to leave a site you have logged in to, log off rather than just closing the page.
- 7. Monitor account activity.** Monitor your account activity regularly either online or by reviewing your monthly statements and report any unauthorized transactions right away.

8. Assess your risk. We recommend periodically assessing your online banking risk and put into place increased security controls where weaknesses are found; particularly for members with business accounts. Some items to consider when assessing your online banking risk are:

- Who has access to your online business accounts?
- How and where are user names and passwords stored?
- How strong are your passwords and how often are they changed? Are they changed before or immediately after terminating an employee who had access to them?
- Do you have dual controls or other checks and balances with respect to access to online banking transactions?

What to Expect From Tremont Credit Union

Tremont will never call, email or otherwise contact you and ask for your user name, password or other online banking credentials.

Tremont will never contact you and ask for your credit or debit card number, PIN or 3-digit security code.

Other Resources:

The following links are alternate websites not operated by Tremont CU, and Tremont CU is not responsible for the content of the alternate websites.

The fact that there is a link from Tremont CU's website to an alternate website does not constitute endorsement of any product, service, or organization. Tremont CU does not represent either you or the website operator if you enter into a transaction. Privacy and security policies may differ from those practiced by Tremont CU, and you should review the alternate website's policies.

[Prevent Identity Theft](#)

[Improve Your Credit Score](#)

[Free Annual Credit Report](#)