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### MASSACHUSETTS BANKERS ASSOCIATION OFFERS SEVEN TIPS TO AVOID ONLINE FRAUD

BOSTON, June 6, 2016 – Every year, millions of consumers fall victim to cybercrime. According to the FBI's Internet Crime Complaint Center, in 2014, consumers lost more than \$800 million from scams initiated through the web. In recognition of Internet Safety Month in June, the Massachusetts Bankers Association (MBA) is highlighting seven tips to help consumers protect themselves from online fraud.

"The Internet had become a huge opportunity for cybercriminals," said Daniel J. Forte, president and CEO of the MBA. "As a result, it's extremely important for you to manage your online activity well."

The MBA recommends the following tips to keep you safe online:

- \* **Keep your computers and mobile devices up to date.** Having the latest security software, web browser, and operating system are the best defenses against viruses, malware, and other online threats. Turn on automatic updates so you receive the newest fixes as they become available.
- \* **Set strong passwords.** A strong password is at least eight characters in length and includes a mix of upper and lowercase letters, numbers, and special characters.
- \* **Watch out for phishing scams.** Phishing scams use fraudulent emails and websites to trick users into disclosing private account or login information. Do not click on links or open any attachments or pop-up screens from sources in which you are not familiar. Forward phishing emails to the Federal Trade Commission (FTC) at [spam@uce.gov](mailto:spam@uce.gov) – and to the company, bank, or organization impersonated in the email.

- \* **Keep personal information personal.** Hackers can use social media profiles to figure out your passwords and answer those security questions in the password reset tools. Lock down your privacy settings and avoid posting things like high school name, birthdays, addresses, mother's maiden name, etc. Be wary of requests to connect from people you do not know.
- \* **Secure your internet connection.** Always protect your home wireless network with a password. When connecting to public Wi-Fi networks, do not send personal information, especially your finance details, over it.
- \* **Shop safely.** Before shopping online, make sure the website you are using contains secure technology. When you are at the checkout screen, verify that the web address begins with "https." Also, check to see if a tiny locked padlock symbol appears on the page to be safer.
- \* **Read the site's privacy policies.** Though long and complex, privacy policies tell you how the site protects the personal information it collects. If you don't see or understand a site's privacy policy, consider doing business elsewhere.

For information on more financial topics, tune into New England Cable News each Thursday morning during "NECN This Morning" for the Managing Your Money series at approximately 6:45 a.m.; and at approximately 9:15 p.m. during "NECN Tonight." The entire series can be viewed online here: <https://www.youtube.com/user/MassBankersAssoc>

The Massachusetts Bankers Association represents approximately 165 commercial, savings and co-operative banks and savings and loan associations located in Massachusetts and elsewhere in New England.

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