



Use Online Security Strategies When Shopping Online

November 22, 2019 - While many shoppers are excited about getting great holiday deals at some of their favorite online retailers, beware! It's also a scammer's favorite time of year. "There are tens of thousands of fake online retail shops created to look just like popular, legitimate online sites," reports Kevin Graber, Assistant Vice President of IT Infrastructure at Interra Credit Union, Goshen.

"Be wary of holiday email offers," he cautions. "Many of the 'bad guys' will try to direct you to sites that look just like the real thing, but instead they really trying to get your debit or credit card information or infect your computer with malware." How can you tell the difference? First, look for typos and misspellings in links. "When in doubt, browse to the site yourself instead of clicking on the links," Graber advises.

Cybersecurity is important at many levels and it's important to be aware and proactive. "It starts with your devices," he noted. Keep your personal devices – laptops, smartphones and tablets – safe and secure and lock your device when it's not in use. One of the biggest ways to create cyber havoc is if your device gets into the wrong hands. "Passwords are an essential component of cybersecurity," Graber said.

Below are some best practices:

- Consider making use of a password manager. This can make creating and remembering passwords much easier, and more secure.
- Commit your passwords to memory
- Don't share passwords with anyone
- Use different passwords for each account or site
- Create strong passwords
 - Don't use common passwords, like 12345678, PASSWORD or Microsoft.
 - Don't use your name or family member names
 - It is suggested that passwords be at least 16 characters in length, a combination of upper and lower case letters, numbers and symbols.
 - Use phrases that may have multiple words, but not a common verse or slogan.
 - Use one or two special characters plus random, unrelated words in a phrase, both from a memory and security standpoint.

By putting these strategies into practice, you are helping to protect yourself, your money and your personal information during the holiday shopping season and throughout the year.