

As a valued member of Vermont Federal Credit Union, we want to help you protect your personal information, your accounts, your identity and your money.

The Internet has made access to important information easier and faster than ever before. Similar to using more traditional financial services (ex. checks, ATMs, credit cards), using the Internet can present an element of risk that needs to be properly managed. While words like hacker, computer virus and worm are now common terms they don't need to instill fear. There are a number of steps you should take to protect your own computer and Internet environment. We recommend that you consider the following measures to protect your computer and online privacy:

#### **Use up-to-date anti-virus software**

Anti-virus software helps protect your computer against most viruses, worms, trojans, and other unwanted invaders. To help ensure your computer stays healthy, you need to keep your anti-virus software up-to-date to detect and prevent infection from new viruses. Make sure the software can also detect certain non-virus threats such as spyware, keystroke loggers, and other malicious software.

#### **Use an Internet firewall**

A firewall is a piece of software or hardware that creates a protective barrier between your computer and potentially harmful content on the Internet. This barrier can prevent unauthorized people from gaining access to your computer or placing viruses on it while you are connected to the Internet.

#### **Apply computer updates**

Security updates and patches for browsers and operating systems correct weaknesses discovered and help shield your computer from vulnerabilities, viruses, worms, and other threats as they are discovered.

#### **Installing programs and e-mail attachments**

Avoid installing programs and opening e-mail attachments from sources you don't know or trust. You can also unintentionally get malicious attachment from someone you do know. If you are unsure what an attachment is do not open it. If in doubt, contact the sender before opening the attachment.

#### **Monitor your transactions**

Regularly review your account statements and transactions. Immediately report any unauthorized activity by calling Member Services at 888-252-0202.

#### **Use 'Log Off' to end your online banking session**

Do not leave your computer unattended during an online banking session. Be sure to end your session by clicking 'Log Off' before you leave your computer.