

Fraud prevention is a **Shared Responsibility** between Bulkley Valley Credit Union and our members.

Fraud is a constant concern, and in this online age we must be constantly vigilant with our banking information. There are criminal elements on the web who are constantly making attempts to gain access to the accounts of innocent people and businesses for the purposes of committing fraud.

They can steal your valuable information through methods like 'Phishing' or Viruses and Spyware on a Personal Computer (PC and Mac), or a mobile device.

Phishing is where a fraudster sends out an email which appears to be from a legitimate source, but is actually a cleverly camouflaged page with the goal to trick a user into entering personal or financial data. Often the sites can appear to be from a trustworthy source, and they look very legitimate. Caution must always be exercised when receiving links, even from people you know; as their computers may be compromised with Viruses and Spyware.

Frequently, new computers come with an 'Antivirus Software' such as Norton or McAfee on a temporary subscription which lapses. This means your computer will not be adequately protected from threats on the internet! These threats can come from places like email links, compromised files – especially those from file sharing sites, and compromised advertising. It is critical to keep your antivirus up to date and your system clear of spyware and viruses. Programs called 'Keyloggers' can be installed secretly on systems and send every keystroke you make to a potential fraudster – credit card information, bank information, passwords – anything you type will be logged and sent somewhere. Most antivirus software can detect and clean keyloggers, which is why maintaining up to date subscriptions is important.

There are ways to make ourselves less likely to be the victim of these fraudulent schemes:

****IF YOU HAVE ANY REASON TO SUSPECT THAT YOUR COMPUTER HAS BEEN COMPROMISED BY A VIRUS OR MALWARE, take it immediately to a trusted computer specialist to have it cleaned. After you are sure your computer is clean - change all of your passwords for all accounts used through that computer****

***Keep your anti-virus programs up to date with a current subscription, and periodically verify that the updates are occurring as expected.**

*** Add MemberDirect® alerts for your online banking account as a secondary layer of security**

In addition, Bulkley Valley Credit Union is integrating a new feature called 'Increased Authentication for Online Banking' to assist in combating fraud.

Increased Authentication for Online Banking provides an additional layer of security. You will choose an image and a phrase that you will recognize when you log in, and you also choose security questions and answers that are unique to you. When you attempt to log into a computer you have never used before, you will be asked one of these questions. The image and phrase confirms that you are on the legitimate BVCU Online Banking site. We want to help keep your finances safe in the online sphere through introducing this feature.