

Fraud and Cybersecurity

Prevention Checklist

Account Access

- Customize your Digital Banking username and avoid using your account number.
- Create a complex password that contains both capital and lowercase letters, numbers and symbols. Make sure it's at least eight characters long. Never reuse a password. Visit our Fraud & Security Center and search "Password Advice" in "Security Resources."
- Enable an authenticator app from your device's app store as an added layer of protection when logging in to Digital Banking.
- Sign up for eStatements: Receive all statements electronically and protect yourself from fraudsters stealing info through mail.

Update Technology and Info

- Keep contact information updated:** Regularly review your phone number, mailing address and email on file to ensure they are accurate.
- Install antivirus and antispyware software and make sure your software and security are updated to the current versions.

Confirm Before You Click

- Scan QR codes with caution: When you point your phone's camera at a QR code, be sure to preview and verify the URL before clicking. Tower's URL will start with: <https://www.towerfcu.org>.
- Hover over every URL: Be cautious when clicking links that don't match the destination you expect to see. When in doubt, navigate directly to the website you want to visit instead of clicking the link. Avoid entering personal information on untrusted websites.
- Review email addresses: Make sure the email address matches the sender and/or business name.

- Use only secured networks: Unsecured Wi-Fi networks are often unencrypted, making it possible for attackers to inject software into your devices. Never make account transactions, access sensitive information or update software on unsecured Wi-Fi.

Keep Your Guard High

- Learn and recognize forms of current cyberscams: Tower is committed to keeping members informed. [Visit our Fraud & Security Center](#) to learn about current scams and how to avoid them.
- Keep social media accounts private: Never share sensitive information, such as your home or work location, date of birth, or phone number online. Only connect with contacts you trust.
- Use free [account alerts](#) and notifications for all transaction activities.
- Regularly check each of your [credit reports](#) for unauthorized transactions (which you ideally would do every quarter with each credit bureau).

Additional Tips

- Tower will never contact you asking for your account information. Never give out your credentials, card number, or security code.
- Sign up for [Tower's ID Smart Shield](#), the award-winning identity theft prevention service that is free to all Tower Digital Banking members.
- If you suspect fraud on any of your accounts or cards, contact Tower's fraud hotline immediately at 1-866-90-TOWER (86937).