

## Avoid identity theft and cyber threats

At APGFCU, your security is our priority. As part of your membership, we offer several security features to protect you and your account. And most importantly, we will never share any of your personal information.

Recognizing cyber crime is the first step in protecting yourself from identity theft and cyber security threats. Taking basic precautions can help protect against potential security breaches and fraudulent activity.

Here are a few tips on how to stay safe.

**Learn more**  
apgfcu.com  
800-225-2555

*Serving Harford and Cecil counties*

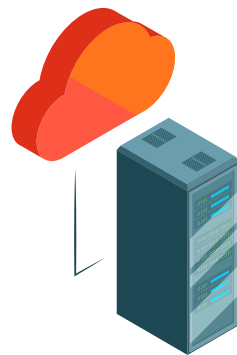
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### CREATE STRONG PASSWORDS

Make hacking your accounts harder with complex passwords using a combination of upper and lower case letters, numbers and symbols. Choose a password that does not contain any personal information like your birth date, address, pet or children's names. We suggest creating a unique password for each account to prevent hackers from accessing multiple accounts should a breach occur. Consider using a password manager site to store and create strong passwords for your accounts.



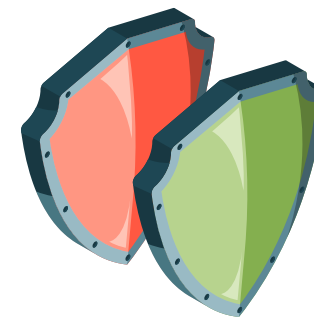
### KEEP SOFTWARE UPDATED

By keeping your software up to date you ensure that you always have the latest security patches. In addition to security patches, software updates can also include enhanced security features. Make it easier on yourself and turn on automatic updates. This will allow your software to run regular scans and update your software behind the scenes. Do this for software on your desktop machines as well as your apps on your smart phone.



### THINK BEFORE YOU CLICK

When surfing the net or shopping online, be sure you are visiting a secure site. Check to make sure the site address starts with "https" instead of just "http" and has the padlock icon in the URL. You can feel safe knowing the site is encrypted and will scramble your data so it can't be intercepted. Check the hidden URL in an email link or a clickable button or box. The URL you think you are linking to may be spoofed making you and your data susceptible. Type the URL instead of clicking if you're unsure.



### USE ANTI-VIRUS SOFTWARE

Purchase and install an anti-virus software program. This software runs in the background scanning every file you download and open to check for viruses and vulnerabilities. It is designed to detect, prevent and remove spyware and malicious software from your computer. This type of software usually comes as an annual subscription. Be sure to update your software or renew your subscription annually to make sure you remain protected.