



October is Cyber Security Month: How to Protect Yourself Online



This is something that bears repeating: Always take measures to protect your online life. In honor of Cyber Security Month, here are a few ways to prevent, or at least minimize your risk of, being exposed while online:

Look over your passwords. If you have used the same passwords on several accounts for a while, it might be time for new ones. Cyber Security experts always advise people to use complex passwords featuring numbers, symbols and letters. In addition, try not to use the same password for multiple accounts. Remember, passwords are like toothbrushes: you should never share them, and they should be changed often!

Update the security software on all your devices. Criminals like to exploit weaknesses (or vulnerabilities) in the software to access your devices, including cell phones and tablets. So be sure to set automatic updates to your operating system and applications and install update fixes and patches to protect yourself.

Be careful when shopping online. Many sites, such as those from

departments stores, encourage you to save your personal and financial information after making a purchase. While it can be tempting because of the convenience, do not it! Even sites that are secure can be hacked.

Learn how to avoid scams. If someone offers you money in exchange for your personal or financial information, it is most likely a scam. Phishing has become a popular way for cybercriminals to get personal information such as usernames, passwords, and financial information by pretending to be a legitimate source. Most of the time cybercriminals use emails or text messages to try and trick you into clicking on a link or opening an attachment. Examples include: “We’ve noticed some suspicious activity on your account” or “There’s a problem with your payment information, please click here to make this month’s payment.”

Cybercriminals use fear and intimidation to obtain your information. They may also offer you a coupon for free things or say you’re eligible to register for a government refund. If it sounds too good to be true, it probably is. If you are unsure whether a text or email is legitimate, contact the company. Go to the company’s website and use the contact information found there. Do not use contact information from the email or text. Financial institutions will never ask for your personal information, and it should never be shared with anyone.

If your personal/financial information is compromised, let us know! Losing your phone or wallet is distressing, and you want to do everything you can to protect yourself in the event it falls into the wrong hands. If you lose your debit/credit card, ID, phone with the mobile banking app, or if you compromise your personal/financial information online or over the phone, inform your financial institution as soon as possible. They will help you take steps to protect your accounts.

If you have been a victim of online banking fraud or a scam, contact IC3.gov and file a complaint.

Following these steps will help mitigate your risk of fraud and will help protect your online data.



CCCU Coat Drive

October 14th - November 6th

Please bring in new or lightly used childrens winter coats to any branch. All sizes needed. All coats will be given to elementary school children in need.

We Love Our Members!

During my entire working life, I have been with CCCU because I've always been treated like I am part of a family. My dad introduced me to CCCU and now all of my kids and siblings have accounts at CCCU. They know me and my family, that's why I don't bank with anyone else!

- Karen B.
Member since 1975

I originally joined CCCU shortly after I moved to Las Vegas from St. Paul, MN. CCCU genuinely cares about their members and isn't just looking for new ways to make more money. I recommended CCCU to my friend as they have provided me with exemplary customer service and also made my home buying process smooth.

- Lance G.
Member since 2013

I did some research and after comparing a few credit unions, I decided on CCCU, not just for the rate but because of the customer service. I recommended CCCU to my son when he was ready to refinance his auto loan and I wanted him to have the great experience like I had with CCCU. There is an ease of working with CCCU and their great customer experience can't be beat.

- Torrie B.
Member since 2018



**Something great is on its way.
New online banking coming soon.**

Credit union members,
SWITCH TO SPRINT®
RAKE IN \$200 CASH
PLUS, LINES 3, 4 AND 5 FREE*

GET CASH

Love My Credit Union®
rewards

*Restrictions apply

Introducing ... Banzai!

Clark County Credit Union is bringing you Banzai, the financial education program used by millions of teachers and students around the country, to you and your home. Experience real-world financial education in a fun, safe way.

Banzai!  

[Banzai](#), an award-winning financial literacy program designed to teach individuals what real-world finance is really like, is now available through Clark County Credit Union! What is Banzai? We're glad you asked.

Online Financial Wellness

CCCU is always striving to offer our members resources for better financial education, literacy and outreach. Banzai is a web-based financial literacy program designed to teach individuals of all ages in a fun, safe way what

personal financial responsibility is all about. This program is a great way for members to learn how to make smarter financial decisions.

Specifically, **Banzai Plus** is tailored to adults. There's always something new to be learned in the world of finance and this course teaches you about the real cost of buying a home, the ins and outs of insurance, credit scores, taxes, and [identity theft](#).

Banzai puts the emphasis on practical skills over technical knowledge. Known as "learning by doing," the program focuses on healthy spending habits and planning ahead. Worried about how long it will take? Banzai is flexible. Though the course only takes about an hour to complete, you can pause it at any time and return when you're ready. There's also an online library with in-depth articles and helpful financial calculators.

Best of all, Banzai is completely free to our members. No strings, no catch. CCCU sponsors the program.

Financial literacy improvements can have a profound effect on individuals and the community alike. Learning to avoid common financial pitfalls while planning for a secure future benefits everyone. We live in an ever-changing financial world driven by technology and it's important for members and their families to understand new financial fundamentals.

Ready to get started? To learn more about Banzai and CCCU's other financial resources, [contact us](#) today at 702-228-2228.

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