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Don't let fraud steal the holidays; Act early!

The holiday season is a time for joy, celebration, and, unfortunately, increased fraud, scams, and phishing threats. That's why it's more important than ever to stay vigilant when assisting your customers/members and reviewing their bill pay transactions.

Here are some tips to stay safe this holiday season:

1. Use strong, unique passwords: Ensure that your passwords are strong and unique for each account. Consider using a password manager to keep track of your passwords.
2. Enable passwords, face ID, PIN, and biometric logins on cell phones, tablets, and computers. Keep your personal devices secured in the event of loss or theft.
3. Accessing account information safely: Ensure you're using a secure Wi-Fi connection when logging in and using your online banking, checking email, and scheduling bill payments.
4. Enable multifactor authentication (MFA) when available: MFA adds an extra layer of security by requiring a second form of verification in addition to your password. This can significantly reduce the risk of unauthorized access.
5. Be cautious with texts, emails, and links: Avoid clicking on links or downloading attachments from unknown or suspicious emails and/or phone numbers. Always verify the sender's information and look for signs of phishing.
6. Monitor your accounts: Regularly check your bank and bill pay accounts for any unauthorized transactions. Set up text or email alerts for new payees being added or changed. Report any suspicious activity immediately.
7. Update your software: Keep your operating system, antivirus software, and other applications up