Cybersecurity Resources to Help Your Customers Protect Themselves
New Cybersecurity Resources

- **FDIC Brochures**
  - Financial Institution Customers
  - Business Customers

- **Special Edition of the FDIC Consumer News**
  - [www.fdic.gov/consumernews](http://www.fdic.gov/consumernews)

- **Expanded FDIC Website**
  - [www.fdic.gov/consumers/assistance](http://www.fdic.gov/consumers/assistance)

- **National Consumer Protection Week**
  - March 6 – 12, 2016 [www.ncpw.gov](http://www.ncpw.gov)
Reasons for This Webinar

- Cybersecurity Crime Continues to Rise
  - FBI reports 22,000 complaints per month in 2014
  - $800 million in consumer losses per year

- Consumers Report Cyberfraud Incidents to FDIC

- Success Can be Achieved Through Collaboration
  - Banks, Bank Regulators, and Customers all play a critical role
Overview of Today’s Agenda

- What Banks and Regulators are Doing to Improve Cybersecurity
- Two New Cybersecurity Brochures
- New Special Edition of the FDIC Consumer News
- New FDIC Website with Enhanced Resources
- Questions and Answers
  - Submit online at cybersecurity@fdic.gov
Federal Laws and Resources for Banks Regarding Information Technology

- Programs Should Ensure Customer Information is Protected
- Security Programs Should Evolve to Include Cybersecurity
- FDIC Educational Videos
- FDIC Alerts
- Security Awareness Training
FDIC’s Two New Cybersecurity Brochures

- “A Cybersecurity Guide for Financial Institution Customers”
  Tips to Customers on How to Maintain Their Computer Systems Safely

- “A Cybersecurity Guide for Businesses”
  Focused on Commercial Customers in a Networked Environment

Both brochures may be viewed at:
www.fdic.gov/consumers/assistance
FDIC Resources for Banks

FDIC Consumer News

- Quarterly Publication Available at: www.fdic.gov/consumernews
- Provides Helpful Financial Tips to Consumers
- FDIC Consumer News can be reprinted in whole or in part
- Articles can be shared with Bank Customers by:
  - Posting articles on your bank’s website
  - Posting links to certain articles on your bank’s website
  - Providing links in bank newsletters or account statement messages
Protecting Your Cyber Home

- Banking by Computer or Mobile Device
  - Use passwords and devices wisely with up-to-date anti-virus software

- Taking Precautions with Third Parties Online
  - Check accounts often for accuracy, use a firewall program, and secure websites

“What Banks and Bank Regulators are Doing to Protect Customers from Cyberthreats”
How Federal Laws and Industry Practices Limit Losses

Laws apply differently depending on the account and what is stolen by a criminal

- If a Credit Card Number is Used by Cyber Criminals
- If a Debit Card is Used to Withdraw from a Deposit Account
- If a Debit Card for a Business Account is Fraudulently Used
- If a Prepaid Card Account is Fraudulently Used
Phishing Scams – Help Your Customers Ignore the Bait

- What is Phishing, Pharming, and Email Hacking

- Tips to avoiding being a victim:
  - Be Suspicious of Unexpected Emails
  - Banks Don’t Ask for Sensitive Information
  - Ignore Information Requests from Unknown Entities
  - Verify Contact Directly with the Institution
  - Be Careful Entering Personal Information Online
Social Networking – Be Careful What You Share

- The Dangers in Social Media
- Criminal Use of Social Media
- Precautions Users Can Take:
  - Don’t Post Confidential Information
  - Don’t Respond to Requests for Personal Information
  - Review Privacy Policies
  - Be Cautious of Third-Party Apps
  - Periodically Search for Fake Accounts in Your Name
Parental Tips for Protecting a Child’s Personal Information

Ten Percent of Children May be a Victim of Identity Theft

- Talk With Your Child about Safe Online Practices
- Teach Your Child to Critically Analyze Advertisements
- Explain that Money in a Financial Institution is Safe
- Secure the Child’s Electronic Equipment
- Ask Why a Company Wants to Collect Data from a Child
- Look for Signs of Child Identity Theft
Safely Using Mobile Devices

- Smartphones and Tablets Serve as Portable Computers

- Customers Should Follow These Recommendations:
  - Always Know Where the Mobile Device is Located
  - Activate the “Time Out” Feature
  - Back Up Data Regularly
  - Install “Data Wipe” Programs in Advance
The FDIC’s Consumer Protection Pages Have Been Updated

www.fdic.gov/consumers/assistance

- Current and Past Issues of the FDIC Consumer News
- FDIC’s Video “Don’t Be an On-Line Victim” www.fdic.gov/consumers/consumer/guard/
- Links to Other Agency Websites:
  - Department of Justice: www.stopfraud.gov/index.html
  - FTC On-Guard Online: www.onguardonline.gov
  - FTC Computer Security: www.consumer.ftc.gov/topics/computer-security
  - FBI Scams and Computer Safety: www.fbi.gov/scams-safety/computer_protect
Send Questions to:

cybersecurity@fdic.gov