



**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
- **Expanded FDIC Website**
 - www.fdic.gov/consumers/assistance
- **National Consumer Protection Week**
 - March 6 – 12, 2016 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

Regulatory Information Technology Guidance

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 Cybersecurity Awareness Brochures

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

FDIC *Consumer News* – Cybersecurity Edition

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”

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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

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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

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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
 - More Tips: Internet Crime Complaint Center at www.ic3.gov

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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

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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

FDIC Website Enhancements

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
 - FTC Identity Theft: <https://www.consumer.ftc.gov/features/feature-0014-identity-theft>

Cybersecurity Resources

Send Questions to:
cybersecurity@fdic.gov