



How you can protect yourself online

In honour of Cyber Security Awareness Month, we encourage you all to take a minute to think about how you can do your part in securing your devices, networks and databases.

Have you ever had your personal data compromised?

Maybe you've lost your credit card and had it frozen as a precautionary measure. Or maybe it was something a little more serious, like having your SIN or other sensitive information put at risk of theft due to poor security on a public WiFi connection. Time to rethink those online shopping sessions on the coffee shop's WiFi...

Whether you have or haven't, your chances of facing a threat to your personal information have increased. In fact, According to a security survey, cyber security incidents in Canada increased 160 percent in 2016. Yikes.

What can you tell us about email security?

It's really important to be vigilant when opening up emails that have the potential to compromise your personal information. This includes emails from people or business you don't recognize, and paying special attention to the links or documents you click or download.

That link you clicked could re-direct you to a malicious website that could capture your personal information or install malware (things like viruses, Trojan horses, or ransomware) on your computer.

Unfortunately, a lot of emails that seem to be legitimate (i.e. emails that look like they come from your Financial Institution) could also be malicious. These phishing emails – emails that attempt to obtain sensitive information like usernames, passwords, and credit card details – will have a similar or near-identical look and feel to one you'd receive from your financial institution, but could have some subtle clues that indicate an impostor. Things like a mismatched URL, poor spelling and grammar, or requests for personal information are all things to keep an eye out for. If you're in doubt, don't click.

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How can you protect yourself online or over the phone?

It's smart to limit the amount of personal information you share online. Privacy settings not enabled on social networking websites, like Facebook, could allow anyone access to sensitive information. This includes things like your birthday, address, or phone number.

The same goes for giving sensitive information over the phone. A financial institution will never ask you for your PIN number or password over the phone.

While it's great to have your friends wish you a happy birthday on social media, dates like your birthday, or even publicly listing out your family members, can give a cyber crook access to valuable data (like your mother's maiden name) that could be used to answer security questions. If you really want to get birthday wishes from friends, use a fictitious year so only the month and day are available.

Passwords are one of the first lines of defense in protecting your personal data and other confidential information. What are some tips for making a top notch password?

A strong password needs a minimum of eight characters, and contains a combination of alpha numeric and special characters. L1k3_Th!\$. If you need a hand, there are resources with different password making methods available online.

We also recommend that you use separate passwords for different websites and online services. If you have multiple passwords and need to keep track of them all, use a password vault.

We often forget that our own personal networks should be protected too. How can you protect your home network?

To start, you should enable encryption and password protection on your WiFi devices. You never know who is using your WiFi connection, regardless of how much trust you have in your neighbors.

Secondly, you should be cautious when you're connecting electronics and wireless devices to the internet. This includes things like baby monitors, puppy cams, or video doorbells. Some cyber criminals will hack into these devices and use the information they see and hear to commit crimes like identity theft or blackmail.

Most people nowadays have smart phones and laptops. How can we protect our computers and mobile devices?

We recommend that you regularly apply all operating system & application patches, and upgrade programs when they become available. If you don't need Bluetooth on, disable it. Same goes for GPS or location tags when they're not in use.

If you're out in public and need to connect to WiFi, do so sparingly. And while this last tip might be obvious, never leave your device unattended. It's using the same principle as leaving your luggage unattended at the airport. You never know what people could take – or put on – your device to cause a major security breach.



CU Succeed Youth Bursary Winner

Kierra Harper was a successful CU Succeed Youth Bursary applicant who is receiving \$2,500 to put towards her studies.

Kierra is a Ganaraska member. She is attending the University of Toronto for her second year in their engineering program.

Her application reveals a strong, motivated and community minded young woman. We wish her well in her academic endeavours!

Kierra Harper

HAVE YOU PURCHASED
YOUR SPECIAL
**MEMBER
SHARES?**

EARN A 3%
DIVIDEND
IN 2018



Holiday Hours

We will be closed for the following days:

Thanksgiving Day
Monday October 8

Remembrance Day
Monday November 12

Christmas Day Tues. Dec 25
Boxing Day Wed. Dec. 26



Staff Dinner & Years of Service Awards



Lisa Fraser received an Award in Recognition of 5 Years of Dedicated Service.



Karen Harper received an Award In Recognition of 5 Years of Dedicated Service.



Debbie Murray received an Award In Recognition of 5 Years of Dedicated Service.



Justin Henderson received an Award for completing of the Advanced Mortgage Lending course.



Lauri Wall received an Award In Recognition of 20 Years of Dedicated Service.



Kathy Foster received an Award in Recognition of 30 Years of Dedicated Service.



GFCU staff team up in support of the United Way, who partners with local organizations to help stuff back packs for kids going back to school. We were happy to contribute \$2500 to Northumberland United Way.



Port Hope staff member (left to right) Karen Slessor, stands with John Grundy, Jorja Brooking, Morgan Brooking, Lt (NL) Pigeon, Commanding Officer & NL CC Northumberland, and staff member Kate Latchford, meet to present a community sponsorship of \$1000 in support of the Navy League Northumberland.



Why is GFCU a Better Choice?

The Credit Union Advantage

Ganaraska Financial Credit Union has been servicing the financial needs of our members for over 70 years and has been driven by one single goal: to help their members succeed financially through every stage of their lives.

They help people buy their first car, save for a college or university education, buy their first home and plan for a secure retirement with rates and benefits that traditionally meet or exceed those set by other financial institutions.

Ganaraska Financial Credit Union, like all credit unions, is a not-for-profit financial cooperative. Any money made by the credit union is returned to the membership, and your money pools with money of other members. The combined financial strength of people helping people is what leads to savings.

The Credit Union Difference

Ganaraska Financial Credit Union earnings are returned to members in the form of lower fees, convenient locations, new services and more.

In addition, unlike banks, each member of the credit union is a group of owners with an equal voice and any member can serve on the Board of Directors that administrates GFCU.

Credit unions at the very core, are groups of average people pooling their resources for mutual financial benefit.



Credit Unions

- Not for profit, not for charity, but for service to members
- A financial cooperative owned & controlled by its members.
- Every member has an equal voice in how the credit union operates.
- Directors are elected by members
- Earnings are returned to members through member share dividends and also contribute to better rates & services

Banks

- To make a profit
- Banks are owned by groups of shareholders who may not live in the community.
- Big Five Canadian Banks' largest shareholders are each other
- Depositors have no vote.
- Board members are elected by their shareholders, not by their depositors

INSTANT ALERTS THAT STOP FRAUD!

With GFCU's mobile alerts you can receive email or text message notifications about events that have occurred in your accounts when you set up and edit through online banking

How to Sign Up for Mobile Alerts

Login to Online Banking.

Click on "Messages and Alerts" in the left-hand Shortcuts navigation bar.

Select "Manage Alerts" below

Select "Register for Alerts"

Add a mobile phone number or email address where you would like to receive your alerts.

Select the alerts you would like to receive.

Sign up today! For your branch or call for assistance.



Need New Wheels?

Or repairs on your current vehicle?

Is it time for new snow tires?

Time couldn't be better to consolidate your credit card debt, renovate, buy a new car or take that trip you've been dreaming of.

4.99% APR

Rates subject to change. Terms and conditions apply.