

December Financial Wellness Toolkit

You help your members afford life – we'll help you do that. To aid with your public relations, media relations, and marketing workload, we'll provide you with personal finance content each month to use in your credit union's communication channels.

Here's the story...

Our Financial Wellness Toolkit contains useful information and tips to share with your members in your longer-format communication tools, including newsletters, blogs, and/or website articles. Use this story however you'd like!

With the growing risk of cybersecurity, it is imperative that you stay safe during the holiday season. Due to the pandemic, global shipping and delivery rates have been affected, so it's best to get ahead of your holiday shopping. While you might consider doing your last-minute shopping online, [Tokenex](#) advises you to keep your eyes open because cybercriminals can be everywhere.

In 2021, customers in the United States who utilized online shopping spent on average around \$209 billion. A big chunk of that online shopping comes from holiday spending. With the ease of staying home and browsing on your phone or computer instead of physically going to a store, cybercriminals have begun strategically advertising to increase the use of their services.

There are on average 7.9 million online businesses around the world. Some websites are perfectly safe and some you should be a bit skeptical about. With the popularity of online shopping, many fake businesses have been established and are trying to trick you into giving away your personal information. Be wary of deals that are too good to be true. If a store is offering a heavily discounted item, it might be a scam. Research the company and make sure this is a legitimate business before entering your credit card information.

These tips are not only helpful for shoppers, but they can be beneficial for business owners as well. If your website looks and feels like a scam site, it may be flagged or get taken down. You could also fall victim to someone trying to buy something from you using fake or inaccurate information.

We all know of someone who has been a victim of a cyber-attack. It's not a fun process and can definitely put a damper on your holiday spirit. By following these simple steps, you can safely enjoy the holiday season with family and friends.

Five Tips to Keep you Safe This Holiday Season:

1. Only Shop from Trustworthy Sites

It can be difficult looking for a specific gift for a loved one during the holidays, but keep in mind that there are many online stores online posing to be something they're not. Only trust retailers you know to avoid making a purchase at an illegitimate site. Hackers can easily create fake websites and steal credit card information, so be aware if an item is ridiculously cheaper, it might be a fake.

2. Use Strong Passwords and Multi-Factor Authentication

It is always important to create passwords that are strong and have a variety of characters, numbers, and symbols. Using simple passwords like a pet's name or 123 can be easily detected and your security could be in jeopardy. If there's ever an option to opt into a Multi-Factor Authentication for a website, utilize it to offer an extra level of protection. Sure, it may be annoying to receive a verification code every time you log into a website, but it will be more of a hassle in the long run if your information becomes stolen or compromised.

3. Monitor Your Activity

You might already closely follow your financial accounts, but it is important to keep an eye on any suspicious transactions that may occur on your financial statements during the holidays. If you think there might be a fraudulent charge on your account, notify your credit union immediately so they can prevent future loss on your end. Be mindful of small transactions that seem like nothing at first. Hackers like to test how much they can steal before making large transactions.

4. Be Aware of Holiday Scams

Cybercriminals are constantly looking for ways to let your guard down. Be diligent when opening emails, answering phone calls and text messages, and responding to social media ads during the holidays. If something seems off about a particular communication method, trust your gut and report or block the sender.

5. Keep Your Devices Updated

Staying on top of your system updates can be a huge help against cyber-attacks. These updates often release fixes for security issues. There is also a feature available for automatic updates, so you don't have to worry about manually updating every time there's a new solution.

[For Social Media...](#)

Here are a few timely messages in 280 characters or less for your credit union's social media presence.

#CreditUnions

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#HolidaySecurity #BeDilligent

Keep criminals out of your pockets with these #HolidaySecurity tips : [Link to release/article](#)

#BeDilligent this holiday season and follow these helpful tips to protect yourself from cyberattacks: [Link to release/article](#)

Learn how to #BeDilligent and better protect yourself with these five holiday cybersecurity steps: [Link to release/article](#)