



222 Genesee Street  
Utica, New York 13502

[www.bankofutica.com](http://www.bankofutica.com)

Visit us on Facebook!



## It's Cybersecurity Month!

No person or industry is immune to online scammers who will try to trick you. Bad actors continuously evolve their attack methods to evade detection and exploit new vulnerabilities, but they rely on some common methods that you can prepare for.

### *Pause—and think before you click.*

Malware is a catchall term for any malicious software, including worms, ransomware, spyware, and viruses designed to cause harm to computers or networks by altering or deleting files, extracting sensitive data like passwords and account numbers, or sending malicious emails. Malware may be installed by an attacker who gains access to the network, but often, individuals unwittingly deploy malware on their devices or company network after clicking on a bad link or downloading an infected attachment.

### Tips to Protect Yourself

- Set up a creative security question and answer with us to verify you with—make sure it's not something that someone can figure out with an internet search.
- Update software regularly—you can even enable automatic updates, so you never have to think about it.
- Create strong passwords by using passphrases.
  - \* Longer passwords are better
  - \* Choose unusual phrases that are easy for you to remember that include numbers and symbols
  - \* Never use the same password for multiple accounts
- Use two-step verification whenever possible and be cautious of free Wi-Fi.
- Don't leave a cyber footprint on shared or public devices.
  - \* Disable any options to "save passwords"
  - \* Log out of your accounts when finished
  - \* Delete cookies, cache and browsing history accounts

Information:  
315-797-2700

Checking:  
315-797-2761

24-Hour Banking:  
315-797-2710

Toll Free:  
800-442-1028

Fax:  
315-797-2707



MEMBER FDIC

**Bank of Utica** – *in a league all our own*<sup>®</sup>