



## **ADVICE FOR MAKING ONLINE BANKING SAFE**

**Banking online can be a fantastic way to save you time and even money. At Gouverneur Savings and Loan Association, we want you to know that our online banking system is secure and your personal and financial information are protected. Below are a few simple steps that you can take to avoid putting your information at risk:**

- **Never give out your username or password. Gouverneur Savings and Loan Association will not ask you for your username or password. We have your username. Your assigned password is the last four digits of your social security number and at initial sign in you will be asked to change your password. We do not have access to your password. Only a very select group of employees are able to access your user name.**
- **If you access your accounts from more than one computer, be sure that you have an up-to-date antivirus software and an up-to-date browser that can support the standard 128-bit encryption used by most secure websites. When you are finished, always log off and even clear the Auto complete bar. It can make it too easy for someone to log in and guess your password.**
- **A good password is very important. It is also advantageous to use different passwords and always incorporate letters and numbers. If a hacker, worm, or virus invades your computer and finds a password, they will try the same password in all your cached login areas. Birthdays, pet names, and nicknames also tend to be easiest to guess.**
- **Never trust any email sent to you that links directly to your login page. This is the number one trick for hackers to “cloak” or “phish” you out of your own private information. Even though the site looks familiar, it may not be. These thieves have become experts at copying the look of real sites to extrapolate victim’s bank numbers and more!**