

Engage at Every Age -Tips for Internet Safety

Recognizing Older Americans Month (May 2018)¹

Those aged 65 and older are more digitally connected than ever. Approximately 42% of older adults report owning smartphones, a figure that has more than doubled in the last five years. 67% of adults ages 65 and older go online.² As those of us aged 65 and older increasingly embrace technology, it is important to be aware of and protect ourselves against internet fraud. Fraudsters often target digitally connected older Americans with email and website scams, seeking personal information and financial data. At any age, following these tips, can help avoid internet fraud:

- **Use strong and unique passwords.** Never share your passwords with anyone. Your passwords should also be complex (i.e., at least eight characters and include numbers, upper and lowercase letters and symbols).
- **Access the internet from a secure location.** When connecting to the internet, especially when banking online, only use computers and networks you know and trust.
- **Secure your computer.** Security software is essential, especially when accessing your financial data online. Be sure you have a firewall turned on and are running antivirus software. First County Bank utilizes a URL (web address) that begins with “https” as this signifies a secure connection.
- **Keep your browser up-to-date.** No matter what browser you are using, make sure you keep it updated. All browsers are regularly updated to address security and performance issues.
- **Monitor your accounts regularly.** All transactions appear on your bank statements. Look at every transaction since you last logged into online banking and, if you spot any discrepancies or unauthorized transactions, contact your bank immediately.
- **Set up account notifications.** First County Bank allows customers to easily set up text or email notifications through the Service Center in Online Banking. These notifications are generated in order to inform customer of certain account activities.
- **Always log out when you are done.** Always “log out” when you have finished your internet session. This will lessen the chances of falling victim to session hijacking and scripting exploits.
- **Watch out for phishing scams.** Phishing scams use fraudulent emails and websites to trick users into disclosing private account or login information. Do not click on links or open any attachments or pop-up screens from sources you are not familiar with.

For more tips visit First County Bank’s website *Customer Resources* and explore our ***eFraud Prevention & Safety Tool***

If you have any questions please call our Customer First Contact Center at (203) 462-4400
(Monday – Friday from 8:30 a.m. to 4:30 p.m.)

¹Administration on Aging <https://oam.acl.gov/index.html>

²Anderson, Monica, and Andrew Perrin. “Tech Adoption Climbs Among Older Adults.” *Pew Research Center: Internet, Science & Tech*, 17 May 2017, www.pewinternet.org/2017/05/17/tech-adoption-climbs-among-older-adults/.