

IDAHO CENTRAL CREDIT UNION

# BUSINESS BANKING INTERNET SAFETY

<b>POTENTIAL THREATS TO ONLINE BUSINESS BANKING</b>	<b>WHAT IDAHO CENTRAL DOES TO HELP PROTECT YOUR BUSINESS</b>	<b>WHAT YOU SHOULD DO TO PROTECT YOURSELF</b>
<b>Computer viruses, spyware, ransomware, and other malware</b>	ICCU utilizes endpoint protection software on all systems and ensures that the software and definitions are current.	Ensure anti-virus software includes ransomware protection. Have updated anti-virus software on your business computers. Enable routine scans and regular updates.
<b>Outside computer intrusion</b>	ICCU implements state-of-the-art Intrusion Detection-and-Prevention Systems (IDS/IPS), firewalls, and other tools.	Ensure the firewalls on your business computers, routers, and other network devices are enabled and configured properly.
<b>System &amp; software security flaws (Microsoft, Adobe, Apple, etc.)</b>	We routinely scan for vulnerabilities and update our systems with the latest security patches.	Keep all software and network devices updated, including security patches. Where applicable, enable automatic updates for your operating system and other software.
<b>Unauthorized computer or account access</b>	ICCU's systems require complex passwords and utilize industry-recognized best practices. eBranch allows you to authorize the employees you want to have access to your business accounts.	Use complex passwords and implement reputable password management software. Implement multifactor authentication where possible.
<b>Unauthorized ACH/ transaction origination</b>	ICCU provides education and training to help you configure your system correctly.	Ensure unauthorized employees are not able to originate ACH or other transactions for your business. Set appropriate permission levels. Conduct internal audits.
<b>Employee fraud</b>	We provide education and training for best practices to help you avoid fraud.	Establish dual control process for online account access. Enable multifactor authentication. Perform internal audits and be sure to remove access of former employees. Conduct employee background checks.
<b>Fraud techniques</b>	We provide education on the latest fraud techniques and how to protect yourself. Visit the Security Center on <a href="http://iccu.com">iccu.com</a> .	Be cautious of email links, do not open emails you do not recognize, and never provide personal information via email. Additionally, be cautious when engaging with text messages and on social media.