



## WHAT U.S. VIRGIN ISLANDS CONSUMERS NEED TO KNOW ABOUT

# Protecting Yourself Online



### **Keep your computer and mobile devices up to date.**

Having the latest security software, web browser, and operating system are the best defenses against viruses, malware, and other online threats. Turn on automatic updates so you receive the newest fixes as they become available.



### **Establish passwords.**

A strong password is at least eight characters in length and includes a mix of upper and lowercase letters, numbers, and special characters. Keep your passwords in a secure place where you can access them in case you forget your password. Avoid use of date of birth and other personal information as passwords.



### **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.

Forward phishing emails to the [Federal Trade Commission \(FTC\)](mailto:spam@uce.gov) at [spam@uce.gov](mailto:spam@uce.gov) - and to the company, bank, or organization impersonated in the email.



## Recognize and avoid bogus website links.

Cybercriminals embed malicious links to download malware onto devices and/or route users to bogus websites. Hover over suspicious links to view the actual URL that you are being routed to. Fraudulent links are often disguised by simple changes in the URL.

For example:

[www.ABC-Bank.com](http://www.ABC-Bank.com) vs [ABC\\_Bank.com](http://ABC_Bank.com)



## Keep personal information personal.

Hackers can use social media profiles to figure out your passwords and answer those security questions in the password reset tools. Lock down your privacy settings and avoid posting things like birthdays, addresses, mother's maiden name, etc. Be wary of requests to connect from people you do not know.



## Secure your internet connection.

Always protect your home wireless network with a password. When connecting to public Wi-Fi networks, be cautious about what information you are sending over it. Consider using a Virtual Private Network (VPN) app to secure and encrypt your communications when connecting to a public Wi-Fi network. (See the Federal Trade Commission's tips for selecting a VPN app.)



## Shop safely.

Before shopping online, make sure the website uses secure technology. When you are at the checkout screen, verify that the web address begins with https. Also, check to see if a tiny locked padlock symbol appears on the page.



## Read the site's privacy policies.

Though long and complex, privacy policies tell you how the site protects the personal information it collects. If you don't see or understand a site's privacy policy, consider doing business elsewhere.

Office of the Lieutenant Governor - Division of Banking, Insurance and Financial Regulation

The Honorable Tregenza A. Roach, Esq.  
Lieutenant Governor and Chairman, Virgin Islands Banking Board

Gwendolyn Hall Brady, Director