

Title:

Advice for Making Online Banking Safe

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455

Summary:

Banking online can be a fantastic way to save you time and even money. Most large banks now offer online banking or online account access, and for the most daring: some banks are only available online.

Keywords:

online banking, online security

Article Body:

Banking online can be a fantastic way to save you time and even money. Most large banks now offer online banking or online account access, and for the most daring: some banks are only available online. With the latest in web safety, these sites are heavily encrypted and designed to be hack-proof. The largest cause of accounts being hacked into actually falls upon the account holders. There are several simple steps that can be taken to avoid your account, money, and personal information being put at risk. Some may seem simple, but it is better to be safe!

1) Never give out your username or password. Your bank will not ask you for your password or even username. They already have it. They will not lose it, and only a very select group of employees can even access it. If you think you need to address this issue, call them at the number your normally call, do not take the phone number off an email or a website, look in the phone book or just stop in at your local branch.

2) If you access your accounts from more than one computer, be sure that computers used by others have up-to-date antivirus software. You should also make sure that the machine is running an up to date browser that can support the standard 128-bit encryption used by most secure websites. When you are done, always be sure to log off and even clear the Auto complete bar also, it can make it too easy for someone to log in and guess your password.

3) A good password is very important, also, using more than one password can be just as valuable. If a hacker, worm, or virus is to get into your computer and find a password, they will try that same password in all of your cached login

areas. It also helps drastically to use letters and numbers. Birthdays, pet names, and nicknames also tend to be easiest to guess.

4) 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 like the site you are familiar with, it may not be. These thieves have become experts at copying the look of real sites with their own copies designed to extrapolate victim's bank numbers and more!

By following these steps, you can be confident that your identity and information is still yours and still protected. There are thousands of people and programs trying to steal your information, but you have plenty of tools, people and strategies on your side also! Go ahead save yourself some time and gas money!