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Oregon State Credit Union **difference**

Oregon State Credit Union

Do your part

In addition to teaching your child how to be cybersafe, there are steps you can take to safeguard your computers and devices.

1. Keep your operating systems up to date. New viruses and malware are created all the time. Operating system updates often contain code that will protect you from these.
2. Install anti virus and anti malware software and keep it up to date. There are numerous companies that supply this software.
3. Install a firewall on your home network. A firewall is a software or hardware device that examines the data from several networks and then either allows it to communicate with your network or blocks it from doing so.
4. Use a strong passphrase on your home wireless network. In fact, any device that connects to the internet needs a strong passphrase. This includes your routers and cable boxes. Never share your logins and passwords with others.

Keep children safe from cybercriminals

Many children begin playing games online at a young age. Even though they are not face to face with other people in the digital space, it still presents many of the same risks they'd face in the real world, as well as some dangers unique to the digital world. Keep your kids safe online by talking to them about cybercrime. Educating your children about digital crime protects them, their computers and mobile devices, and potentially your wallet.

To begin, have your child show you their favorite sites, games and social media platforms so you know where they are interacting online. Have a discussion with them about online criminals. Explain that there are people online that want to trick them into giving up money or personal information. Stress the importance of keeping their logins and passwords confidential and not sharing their physical location.

The following are some tips for keeping your children safe online.

Stranger danger!

1. **People you meet online are strangers.** Children are trusting, and they may come to feel the people they meet in games or on social media are their friends. Remind them often that friends are people they have met in the real world; people they know online are strangers, no matter how much time they spend with them online or how nice they may seem.

2. **Don't share personal information with strangers.** Bad guys try to solicit personal information by talking to you. Children in particular may be vulnerable to these techniques. Discuss what information they should never give out online, such as passwords, addresses and phone numbers, as well as answers to common security questions (such as middle name, first pet, first concert, etc.). Help your children understand why it's so important not to share this information.
3. **Don't accept gifts (or links) from strangers.** Links, photos and other digital "gifts" can have viruses and malware embedded in them, or the

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Where to report cybercrime

Report domestic cybercrime at the FBI's Internet Crime Complaint Center at www.ic3.gov and at the Department of Justice's Fraud Section at www.justice.gov/criminal-fraud/report-fraud.

Report international cybercrime at eConsumer.gov, which is a partnership of more than 40 consumer protection agencies around the world.

If your information has been exposed, set fraud alerts with the three major credit reporting agencies – Equifax, Experian and TransUnion – and consider placing a freeze on your credit. You can get contact information for all three at AnnualCreditReport.com.

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links may take you to bad websites. Make it a rule not to click on links that strangers have sent or download games, documents or photos they have sent.

4. **Don't meet with people you only know online.** This one is so important. Make sure your kids know that if anyone online asks to meet them in real life, your child should tell you immediately. And under no circumstances should they agree to meet someone.

Set boundaries and rules

1. **Set parental controls** on any smartphone, tablet, game console, laptop and desktop computers that your child can access. If you don't know how to set parental controls, search for instructions on the internet.
2. **Use multi-factor authentication** on your apps. This security technology requires you to provide multiple forms of verification to log in, like a password and a one-time code that has been sent to you by email or text.
3. **Don't assume an app you download from an app store is secure.** Teach your child to ask you before installing or upgrading any program on a computer or mobile device. Research all your apps before downloading, and only download from reputable vendors you trust.
4. **Set a strong passphrase** on all the sites, games and programs your child frequents or uses. A passphrase (instead of a password) is a sentence or phrase that you can remember but a hacker is unlikely to guess. Don't use commonly known phrases like lines from a book or lyrics from a song. Choose something uniquely personal to you or your child.

Share with care

1. We teach children that sharing is good, but now you have to teach them that **sharing online can be dangerous**. Teach them not to share their logins, passwords or any other personal information, even with friends. This includes their logins for social media and streaming accounts, like Hulu and Netflix.
2. This is a good time to **review the privacy settings** of the social media apps your kids use. The default settings may reveal more information than you and your child are comfortable sharing. Show them how to manage the settings.
3. Teach your kids to **think twice** before handing over their game console or smartphone to someone else. Their friend may unintentionally click on a link or download something that places malicious code on your child's device.

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