

Simple Cybersecurity Tips to Ensure You're Protected

October is Cybersecurity Awareness Month, and with scams becoming increasingly sophisticated, it's more important than ever to prioritize your online safety and security.

See inside for some simple cybersecurity tips that will make a big impact to keep yourself protected.

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Cybersecurity Tips

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Keep All Devices Updated

Software companies are constantly creating updates to their applications, web browsers and operating systems to fix any bugs or security issues within their platforms. If you are alerted of an available update, be sure to install it! If possible, set up your device to update automatically to keep your systems up-to-date. For an added layer of security, install antivirus software on your devices.

Create Strong Passwords

The stronger the password, the harder it is for hackers to gain access to your accounts. The FTC recommends passwords should be at least 15 characters with a mix of uppercase and lowercase letters, numbers and symbols. Passphrases (series of words that are separated by spaces) can also be used as passwords.

Use Multi-Factor Authentication

Multi-factor authentication (MFA) adds an extra layer of security to online accounts by requiring additional steps to log in beyond a username and password. Common examples of MFA are one-time passcodes, authenticator apps and face ID. If offered, it is recommended to use MFA with all online logins.

Choose Security Questions Wisely

Many websites will request you select from a series of security questions as an added layer of protection when logging in or requesting to change your password. Refrain from choosing questions that are easy to guess or found on the dark web, like your first car, your mother's maiden name or the city you were born. Choose specific questions that only you would know the answer to and will not change over time.

Avoid Using Public Wi-Fi

Using Wi-Fi in public areas like airports or cafes may seem convenient, but they may be insecure. Accessing unsecured public Wi-Fi may give scammers the opportunity to steal your browsing data and personal information or can inject malware into any device connected and steal data. If using public Wi-Fi is necessary, use a VPN as it will encrypt your internet connection.

Implementing these tactics are essential to keeping your personal information safe and secure. For more information about how to maximize your online safety and how to avoid falling victim to scams, visit sdccu.com/ scams. Additionally, register for our Financial Wellness Wednesdays webinars to learn tips and tricks on how to avoid fraudsters at sdccu.com/fww.

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Traveling Soon?

If you're planning on traveling soon, be sure to take the proper steps before traveling to ensure that you maintain easy access to your online accounts. If you're traveling internationally, you must ensure that you will have access to SMS messages so you can access Multi-Factor Authentication codes. Contact your mobile phone provider to inquire about an International Plan.

Review SDCCU's simple travel tips before you travel at sdccu.com/traveltips.



Lift Up Literacy Book Drive

Now through October 31

Donate new or like-new books at any SDCCU branch location to support literacy.

Learn more at sdccu.com/bookdrive.

SDCCU in the Community

Financial Wellness Wednesdays

SDCCU is proud to host Financial Wellness Wednesdays. Join us for free webinars presented by SDCCU representatives on a variety of topics to help improve financial health.

- **Financial Planning Month** – In celebration of Financial Planning Month, SDCCU is presenting webinars focused on financial planning for various stages of life throughout October.
- **National Savings Day Webinar** – National Savings Day is on October 12! Celebrate early with us on October 8 by joining our Simple Ways to Slash Spending or Millennial's Guide to Saving webinars.
- **Cybersecurity Awareness Month Webinar** – Join us October 8 for our Cybersecurity Webinar featuring Cybersecurity Expert Jim Stickley.

The schedule and registration links for these events and others are posted monthly at sdccu.com/fww.

Lift Up Literacy Book Drive – October

SDCCU is proud to partner with the San Diego County Library System, Friends of the Laguna Niguel Library and Friends of the Murrieta Library to expand literacy throughout Southern California. Now through October 31, donate new or like-new books at any SDCCU branch location.

Presents for Paws – November

Help raise much-needed funds for animals in need by making a donation to benefit animal and rescue shelters in Southern California. Beginning in November, you can donate at sdccu.com/paws or at any convenient SDCCU branch location.

SDCCU Classroom Heroes®

SDCCU is proud to bring its Classroom Heroes back for the 2025-2026 school year! SDCCU and the San Diego County Office of Education are honoring one local San Diego county teacher each month as a "Classroom Hero" for the 2025-2026 school year, awarding them with a \$500 Visa® gift card and featuring their accomplishments on CBS8 and The CW. One lucky Classroom Hero will win the grand prize: A five day, four night luxury staycation at Kona Kai Resort!

SDCCU Furever Friends Adoption Program

SDCCU is thrilled to partner with Rancho Coastal Humane Society (RCHS) on a program to help find loving homes for our furry friends. The Furever Friends adoption program highlights animals with special needs, seniors and long-term RCHS residents looking for a home. To learn more, visit sdccu.com/petadoption.

SDCCU Annual Meeting

SDCCU's annual meeting and volunteer board elections will be held in February at the San Diego County Credit Union Operations Center located at 6545 Sequence Drive in San Diego. The Nominating Committee will nominate directors and supervisory committee members by November 14, 2025; expressions of interest or nomination petitions must be received by this date.

To obtain additional information regarding elections procedures, qualifications, vacant positions and terms, write to San Diego County Credit Union, PO Box 261209, San Diego, CA 92196-1209. Attention: Nathan Schmidt, Executive Vice President, Chief Experience Officer and Digital Channels.

For more information on SDCCU's community support, visit sdccu.com/community.

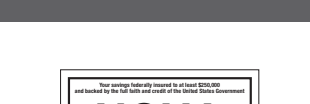
SDCCU will be closed in observance of the following Federal Reserve holidays:

Columbus Day – Monday, October 13
Veterans Day – Tuesday, November 11
Thanksgiving – Thursday, November 27
Christmas Day – Thursday, December 25
New Year's Day – Thursday, January 1

Compliments & Complaints

We welcome your feedback as we strive to provide you with exceptional service. Please send all compliments & complaints to PO Box 261209, Attn: Compliments & Complaints, San Diego, CA 92196-1209.

Visit sdccu.com for open branch locations and hours.



(877) 732-2848

Membership required. For more information on products and services, visit us at sdccu.com.
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Included with your September 2025 statements.