

PHISHING



WHAT IS PHISHING?

You get an email that looks like it’s from someone you know. It seems to be from one of your company’s vendors and asks that you click on a link to update your business account. Should you click? Maybe it looks like it’s from your boss and asks for your network password. Should you reply? In either case, probably not. These may be phishing attempts.

HOW DOES PHISHING WORK?



YOU GET AN EMAIL OR TEXT
It seems to be from someone you know, and it asks you to click a link, or give your password, business bank account, or other sensitive information.



IT’S URGENT
The message pressures you to act now — or something bad will happen.



IT LOOKS REAL
It’s easy to spoof logos and make up fake email addresses. Scammers use familiar company names or pretend to be someone you know.



WHAT HAPPENS NEXT
If you click on a link, scammers can install ransomware or other programs that can lock you out of your data and spread to the entire company network. If you share passwords, scammers now have access to all those accounts.

WHAT CAN YOU DO?

Before you click on a link or share any of your sensitive business information:

CHECK IT OUT

Look up the website or phone number for the company or person behind the text or email. Make sure that you’re getting the real company and not about to download malware or talk to a scammer.



TALK TO SOMEONE

Talking to a colleague might help you figure out if the request is real or a phishing attempt.



MAKE A CALL IF YOU’RE NOT SURE

Pick up the phone and call that vendor, colleague, or client who sent the email. Confirm that they really need information from you. Use a number you know to be correct, not the number in the email or text.



HOW TO PROTECT YOUR CREDIT UNION?



BACK UP YOUR DATA
Regularly back up your data and make sure those backups are not connected to the network. That way, if a phishing attack happens and hackers get to your network, you can restore your data. Make data backup part of your routine business operations.



KEEP YOUR SECURITY UP TO DATE
Always install the latest patches and updates. Look for additional means of protection, like email authentication and intrusion prevention software, and set them to update automatically on your computers. On mobile devices, you may have to do it manually.



ALERT YOUR STAFF
Share with them this information. Keep in mind that phishing scammers change their tactics often, so make sure you include tips for spotting the latest phishing schemes in your regular training.



DEPLOY A SAFETY NET
Use email authentication technology to help prevent phishing emails from reaching your company’s inboxes in the first place.

What if you fall for the phishing scheme?

LIMIT THE DAMAGE
Immediately change any compromised passwords and disconnect from the network any computer or device that’s infected with malware.

FOLLOW YOUR COMPANY’S PROCEDURES
These may include notifying specific people in your organization or contractors that help you with IT.

ALERT OTHERS
Talk to your colleagues and share your experience. Phishing attacks often happen to more than one person in a company.

NOTIFY CUSTOMERS
Make sure you notify the affected parties — they could be at risk of identity theft.