

# SECURITY MANUAL



## TIPS

April 2012

## Protecting yourself online

### General Security

- Do not share your login credentials with any third party.
- If you must access **LIVE by JN** at an Internet cafe or other public spaces, please ensure that you log out of your account after you have completed your transaction(s).
- Never leave your laptop or hand-held devices (smart phones) unattended.
- Do not respond to emails appearing to be from **LIVE by JN**, requesting personal information such as **User name, Passwords, Date of birth, Taxpayer Registration Number (TRN)**, etc. Please report such emails to LIVE@jnbs.com.
- Delete email messages that appear to be spam or contain suspicious attachments.
- Do not open unexpected attachments from known or unknown sources.
- Report suspicious activity on your accounts immediately to the JN Member Care Center by calling (1-888-GET-JNBS or 876-438-5627) or your nearest branch.

### Password Security

A strong password consists of at least 8 characters (the more the better) and a combination of numbers, letters or symbols.

- Chose a unique password for accessing all banking sites and performing online shopping.
- Remember to use more than one word when creating your password because a single word password is easy to break.
- Ideas for Passwords – Sometimes coming up with a password can be difficult. Keep in mind that you need to choose terms that you won't often talk about. Here is a list of ideas to help come up with words:
  - o Choose two objects from a picture that you'll always remember. For example: a drawing at your grandparent's house, the illustration from a children's book, a painting at an art museum, etc.



- Choose two terms from a memorable purchase. For example: yellowV6 (first car), laptopIBM (first computer), gold3CRT (engagement ring), 7FTgrand (piano), PINEdoor1 (first house), SUNshoreDRV (honeymoon destination).
- Make sure the password is something you will remember without the need to write it down.
- When selecting a Password, Secret Questions and Answers, don't use information easily linked to you such as your date of birth, middle name or any information that can be easily guessed.
- When changing your password, try to make a complete change of topic and wording.

### Malware Protection

- Keep your Operating System (OS) (Windows/Mac/Linux), browser (Internet Explorer, FireFox, Opera, Chrome) and other software up to date. Use the auto update features, available in most software.
- Install an antivirus program and keep it updated to protect your computer.
- Run regular scans on your computer to ensure that it is free from malware.
- Do not click on offers to "**scan**" your computer.
- Consider using limited accounts for everyday use, rather than administrator accounts. This can help prevent malware from installing and/or lessen the potential impact of the malware.
- Run a virus scan on files and programs downloaded from the internet before executing them.