

Generation Cyber Safe: Because Online Security Knows No Age

In today's digital world, online security impacts everyone, from children just learning to use the internet, to seniors banking online for convenience. No matter your age, cyber threats are a reality we all need to be prepared for.

As part of Cyber Month 2024, we're celebrating the strengths that each generation brings to staying safe online. Whether it's tech-savvy teens who understand the latest apps, or seniors who bring years of caution and vigilance to their online activities, every generation has something valuable to offer when it comes to cybersecurity.

Here's how each generation can enhance their online safety and help others do the same:

For Children and Teens (Gen Z and Millennials)

- **Strengths:** Familiarity with technology, quick learners
- **Online Safety Tip:** While teens and younger adults are comfortable with apps and social media, they are often the target of phishing scams, fake apps, and social engineering attacks. Teach them to recognize suspicious messages, avoid sharing personal information online, and verify unknown contacts before clicking any links.
- **Help Others:** Educate older generations on social media privacy settings and how to use newer technology safely, such as apps for two-factor authentication (2FA) or security apps.

For Adults (Gen X and Millennials)

- **Strengths:** Experience with email, online banking, and digital tools
- **Online Safety Tip:** With careers and financial responsibilities, many adults frequently use online banking, e-commerce, and email. Ensure strong, unique passwords are used for all accounts, and avoid reusing passwords. Use password managers and enable 2FA to add an extra layer of protection.
- **Help Others:** Teach younger generations about digital financial tools and help them understand how to protect their money when banking or shopping online.

For Seniors (Baby Boomers and Beyond)

- **Strengths:** Years of caution and life experience
- **Online Safety Tip:** While seniors are sometimes less familiar with new technology, they are cautious by nature, which is a huge asset in online security. Encourage them to take their time when evaluating emails, pop-ups, or unfamiliar websites. Teach them to recognize phishing emails and to never give personal information over the phone or email unless they are absolutely sure of the source.
- **Help Others:** Share stories about past experiences with scams or fraudulent activity to help younger generations recognize red flags.

Tips for All Generations to Stay Safe Online

- Beware of Phishing Scams: Phishing emails are designed to look like they come from trusted sources but are actually fraudulent attempts to steal personal information. Always check the sender's email address, avoid clicking on links from unknown sources, and contact the company directly if something looks suspicious.
- Enable Two-Factor Authentication (2FA): Adding a second layer of security to your accounts ensures that even if someone gets your password, they can't access your account without another form of verification, like a text message code.
- Use Strong Passwords: Strong passwords should include a mix of uppercase and lowercase letters, numbers, and special characters. Avoid using common words or phrases.
- Update Software Regularly: Cybercriminals exploit weaknesses in outdated software. Make sure your devices and apps are updated regularly to patch any security vulnerabilities.
- Be Cautious of Public Wi-Fi: Public Wi-Fi can be a goldmine for hackers. If you need to use public Wi-Fi, avoid accessing sensitive information like online banking, and consider using a virtual private network (VPN).

Join Us and Be Part of Generation Cyber Safe

At Stoughton Credit Union, we're dedicated to helping all generations protect themselves online. Throughout October, we'll be sharing more tips, resources, and activities to help you stay cyber-safe. Follow us on social media for updates and visit our branch if you have any questions about keeping your information secure.

Remember, online security knows no age. Let's work together to keep every generation safe online!

