



As fraudsters continue their efforts to steal personal information, they are frequently creating new ways to wreak havoc. Credential stuffing is one of the newest ways hackers are trying cyber security attacks in order to accomplish account takeovers. Fraudsters use stolen account credentials typically consisting of lists of usernames and/or email addresses and their corresponding passwords, which often come from merchant compromises, to gain unauthorized access to user accounts through large-scale automated attacks. With these credential stuffing attacks occurring rampantly throughout the nation, it's important to take precautions to keep yourself safe.

Do you ever reuse the same username and password for multiple apps and websites?

People often reuse the same passwords for multiple services. Although this may seem easy and convenient, this common practice can leave you at risk of a potential cyber threat. Using the same login credentials for multiple services, can heighten your rate of exposure, if those credentials are a part of a data breach.

You may be asking, ***“What can I do to protect myself?”***

Protecting your account is key to ensuring you don't become a victim. Here are some successful methods to prevent and secure your accounts from cyber threats:

- To keep your information safe and secure in online environments, we recommend you use unique Online Banking Login ID/username and strong passwords.

What Makes a Good Login ID/Username?

- Choose a username that only you can remember.
- Avoid using your full name, address or phone number.
- Don't use the same username and password combination.
- Don't use the same username for multiple accounts (ex. social media, bank, telephone)

What Makes a Good Password?

- Keep your passwords private. If someone is asking for your password, it's a scam. Hang up or click Delete. ***Mobiloil Federal Credit Union will never ask you for your password.***
 - Use a variety of unique passwords for every service you use online.
 - Use strong passwords. The longer the password the better.
 - Use a combination of upper and lowercase letters, numerals and special characters (!@&%\$#).
 - Make passwords that are hard to guess but easy to remember.
 - Use sentences or phrases
 - Avoid single words or a word preceded by a single number (e.g. Password1).
 - Avoid personal information that others know about you or that's on your social media (e.g. birthdays, SSN, nicknames, car models, etc.)
- Make it a habit to update usernames and passwords for all your accounts at least once every two-three months.

As an ongoing effort to continuously improve the online and mobile banking experience for our members, Mobiloil Federal Credit Union recently upgraded its mobile apps and website with increased security.

Although Mobiloil Federal Credit Union has strong protections in place, it is always best practice to follow these recommendations.

Remember that you can easily change your online credentials through Mobiloil Federal Credit Union's website. To do so,

Log in to Online Banking
Click on the Settings icon in the upper right-hand corner
Select Change Password

If you're unable to update your settings, please contact our Call Center at 409.892.1111 or 800.892.1111 for assistance, and remember that live video chat with a Mobiloil Federal Credit Union employee from the comfort of your home, or anywhere else, is also available through our app, MobiloilX.