



Cybersecurity Awareness

Consumers are experiencing an increase in cyberattacks: malicious attempts to gain unauthorized access to a computer system, network, or digital device to steal or expose data and personal information. One of the most common attacks is phishing, when a criminal reaches out via e-mail or text to trick you into revealing sensitive information like passwords or bank account details. Another common cyberattack is the use of ransomware: malware that is embedded in an email attachment, a false ad, or a spoofed website. Once you click on a bad link, malware is delivered, and your computer or data files are locked until a ransom payment is made.

As we increase our digital presence we are all more vulnerable to these types of attacks. October is Cybersecurity Awareness month and a good opportunity to learn what you can do to defend yourself against these threats.

Defend Yourself

Take steps now to protect your information from being compromised in a cyberattack. The following are things you can do before it is too late.

- **Limit what you share online and use privacy settings to restrict who can see it.** Cybercriminals will use personal information they find to create

believable phishing scams to trick you.

- **Don't share PINs or passwords.** In phishing schemes, thieves will contact you, impersonating trusted businesses and request your password or PIN. Legitimate companies will never contact you to ask for this information.
- **Keep your software applications and operating systems up-to-date.** Developers are constantly creating patches to fix known vulnerabilities, using updates to prevent malware from infecting your computer and mobile devices.
- **Create unique, strong passwords and use multi-factor authentication.** Using the same password for multiple accounts is risky. If a criminal can access your password on a less-secure account, they can then use it to access other accounts with the same password. Make each password unique. Use multi-factor authentication as an extra layer of security, sending a one-time passcode via text, e-mail, phone call, or authentication app.
- **Never leave your device unattended and have an auto lock on your screen.** Bad actors will take advantage of devices left unsecured. Should your phone or computer be targeted, a locked screen can act as a barrier to accessing your information.
- **Be aware of your surroundings, create barriers, and use a privacy screen filter.** A "shoulder surfer" may look over your shoulder to steal your PIN, password, or read a private conversation. Always be aware of your surroundings and create a barrier that restricts line of site when entering private information. A privacy screen filter can be applied to a mobile device to restrict viewing from angles.
- **Use a secure internet connection and change your password regularly.** You can secure your network connection at home by changing the default administrative username for your router and by creating a unique network name and password for your Wi-Fi. In addition, set up a separate guest network that visitors can use. Finally, change your password often to strengthen your network against hackers who may have gotten access to your password without your knowledge.
- **Use a VPN when on public Wi-Fi.** Public networks are often unsecured leaving you vulnerable to others being able to snoop on your online activity. A Virtual Private Network (VPN) is software that encrypts your internet connection and masks your IP address from outside entities, protecting your online privacy.
- **Check your accounts and credit reports often.** Make it a regular habit to view your accounts to catch any false charges and mitigate losses early. Checking your credit report can help you spot potential fraud and identity theft. Look for incorrect names and addresses, as well as accounts you did not open. You can access a free copy of your credit report at [AnnualCreditReport.com](https://www.annualcreditreport.com)

Read [50 Internet Safety Tips for 2025](#) for ideas on how to keep yourself and family members safe online. If you are a victim of a cybercrime, file a report with the [Internet Crime Complaint Center \(IC3\)](#). [FBI Cyber](#) also offers tips on what to do and what you need to know to protect yourself. As technology continues to evolve, cybercriminals will evolve along with it. Stay informed and be aware!



Financial Wellness Tip: Romance Scams

With the help of AI, scammers can manipulate photos and generate convincing content to make matches through online dating apps. Once they get a match, build trust, and create an emotional connection, they will make up stories to gain access to personal information and get money. Protect yourself or someone you know by doing a **reverse image search** to find out if pictures from their profile show up anywhere else with a different name. If you suspect a scam, stop communicating immediately and file a report with the online dating app.

The National Council on Aging offers advice on **Sweetheart scams: How to Avoid Being a Victim**.



Together Against Fraud

A Community Panel Discussion Hosted by BMI FCU®

Together, with experts from the FBI, local law enforcement, and consumer protection organizations we will provide a powerful platform to raise awareness, share resources, and build stronger community safeguards.

- Free and open to the public
- Saturday, November 8, 2025

- 10 a.m. - 12 p.m.

For location and to register to attend, visit bmifcu.org/workshops.



Community Webinar Schedule

Expand your knowledge and build confidence in your ability to manage your finances successfully. Join us for a free Financial Education Webinar. Offered at noon on selected dates throughout the year. Topics include everything from understanding your credit score, budget building, managing debt, and more.

- **Sensible Holiday Spending**

Thursday, November 13, 2025 at 12 p.m.

Get ahead of spending by creating a budget specific to the holiday season.

Determine what's important to you, find ways to stay on track, and learn how to avoid common setbacks.

- **Avoiding Scams**

Thursday, December 11, 2025 at 12 p.m.

Learn to identify the most common scams and how to protect yourself and your loved ones.

Visit bmifcu.org/workshops for additional information, view our full list of upcoming workshops and webinars, and register to attend.



Online Learning Center

Explore our online learning center by topic for free financial education resources. Find articles to read, modules to explore, watch videos, or utilize available calculators. Topics include everything from savings to youth finances, home ownership, and more. Visit bmifcu.org/online-learning to get started.

Products and Services Highlights



Our Rates Are Lower Than the National Average!

Transfer your balance to a new BMI FCU[®] Visa Platinum credit card and get **ZERO** percent introductory APR¹ on your balance transfers for 7 months. After that, your APR will be **9.900%-17.900%** based on your creditworthiness when you open your account!

We also have a great balance transfer offer on our **Visa with Rewards** credit card!

Check out our **credit card offerings** and choose the card that best fits your needs.

Compare the National Average Credit Card Rate with BMI FCU®

BMI FCU Platinum APR¹
9.90% - 17.90%

National Avg. Credit Card APR²
20.13%

¹See complete details.

²National Average Credit Card Annual Percentage Rate Source: Bankrate.com, October 8, 2025.
<https://www.bankrate.com/credit-cards/advice/current-interest-rates/>



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Print your **Refer A Friend card** to share with your friends and family today.

***See complete Refer A Friend details.**

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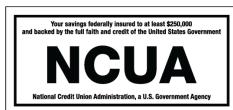


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