How To Create A Culture Of CYBERSECURITY At Your Credit Union

Cybersecurity is a leadership issue but requires action from the entire enterprise.

Evaluate Your Risk Policy

Challenge: Your credit union's risk policy meets the NCUA requirements, but there's a gap between what's required and what's necessary.

Response: Criminals are constantly discovering new ways to circumvent your lines of security, so patch your system with the latest defenses — even if it's not required. To stay up-to-date, follow the Financial Services Information Sharing and Analysis Center (www.fsisac.com) and the FBI's partner organization, Infragard (www.infragard.org). Every leader needs to be passionate about protecting against cyber crime.



Practices For The Top



Plan For The Worst

Challenge: Credit union executives struggle to break the mindset that their institution won't get hacked.

Response: When it comes to breaches, don't think "if," think "when." Prepare a communications plan and ensure each person on the executive team understands their specific roles in mitigating damage. There are plenty of vendors that provide exercises to prepare your team for a cyber attack, including Callahan & Associates.

Fortify Inside Security

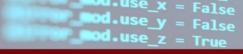
Challenge: In today's age of interconnectivity, cyber criminals can enter an institution's network at any level.

Response: Educate your staff about cybersecurity best practices.

- 1. Insist employees diversify their passwords.
- 2. Ensure employees know how to identify email phishing scams and to whom they should report scams.
- 3. Constantly update the information security software at all levels of the credit union.



Practices For The Front Line



Tip 1: Make It Personal

Conduct an exercise where staff members imagine what it would be like to have their own information compromised. Once it's personal, staff will work to prevent that kind of situation for members.



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Tip 2: Have A Point Person

Identify a central person or team that employees can contact with cybersecurity questions. Create a safe space so employees will ask if clicking on links or navigating to certain sites poses a risk.



Parting Tip: Education and prevention cost a lot less than fixing things after a breach. Invest the resources today to buy peace of mind for tomorrow.