

Digital Banking Tips for Younger Generations

Although the digitally native younger generation may feel more adept than their parents at navigating life online, even the most tech-savvy of young people remain at risk of cyber scams or fraud. Below are some vital tips for younger generations to use digital banking safely.

Don't share personal information online. This includes your name, address, phone number, and Social Security number. Be especially careful with social media, making sure to limit information in your profile and posts.

Avoid scams on mobile payment apps. When sending money through a mobile payment app, double-check the recipient's information to be sure you're sending money to the right person. If you get an unexpected request for money from someone speak with them directly to make sure the request is not from a hacked account. Never send a payment to claim a prize or collect sweepstakes winnings.

Read the reviews! Products or businesses aren't always what they seem. Read the reviews on third-party websites before purchasing from a business or sharing your credit card or other payment information on a new site.

Don't lose track of your info. Keep an inventory of the places you have provided your bank or other payment information to prevent identity theft.

Avoid unsecure Wi-Fi connections. The promise of free Wi-Fi may sound appealing for Internet surfing, but not so much for digital banking. Keep yourself and your information safe by turning off your Wi-Fi and Bluetooth connections when using mobile banking.

Stay up to date on your statements. Regularly check your banking statements to look for unauthorized payments or activity and report them to your bank immediately.

Watch out for phishing scams. Phishing scams use fraudulent emails, texts, phone calls and websites to trick users into disclosing private account or login information. Do not click on links or open any attachments or pop-up screens from sources you are not familiar with, and never give your password, account number or PIN to anyone.

If you have any questions, please call our Customer First Contact Center at (203) 462-4400 (Monday – Friday (excluding bank holidays) from 8:30 a.m. to 4:30 p.m.)