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December Newsletter

Review - Recent e-transfer Fraud Attempts

What happened?

In the past few weeks, OPPA Credit Union experienced a number of brute-force attacks on our systems by unknown individuals who were working to gain access to accounts through online banking. A brute-force attack involves computers programmed to try various passwords in the hopes of accessing the correct password. Our security systems worked as they should and the vast majority of these attacks were blocked by the safeguards our systems have against attacks. Unfortunately, a small number of these attacks were successful where members had weak passwords set up for online banking. Impacted Members were contacted directly and appropriate efforts were undertaken to ensure future attacks would not be successful.

We take the privacy and protection of your information very seriously as we know it is the foundation of our relationship with you. We want to assure you that as soon as we became aware of the incident, we took swift and aggressive action to rectify the situation, and completed a thorough investigation, including working closely with our service providers to protect your information. We also took additional steps to prevent such an incident from happening again. While we continue to ensure the security of our Member's accounts, we cannot stress enough that the best defence is a secure password. A badge/WIN number or simple sequence such as "1234" will not suffice. Please ensure your password is at least 10 characters and contains a variety of numbers, letters (both upper & lower case) and special characters.

What is OPPA Credit Union doing about the issue?

As soon as we became aware of the incident, we took immediate action to secure our systems and protect your information and your accounts. In some cases this means you may have been locked out of your account in order to ensure that secure credentials were set up to minimize the risk of similar incidents in the future. Thank you for your cooperation with these requirements.

Taking steps to safeguard your online information

There are additional things we recommend you do to protect yourself and your online information:

- **Use strong passwords** - alphanumeric in nature (a combination of both upper and lowercase letters as well as numbers and special characters).
- **Change your passwords regularly.**
- **Use different passwords for different accounts.**
- **Use multi-factor authentication wherever it is available. (2-Step Verification is in the works for early 2022)**
- **Clear your browsing history regularly** and at the conclusion of any online banking or other transactions where you make online purchases.
- **Do not click on links, provide money, or confidential information** where you cannot independently verify the authenticity of a request.
- **Do not download or open email attachments** where you cannot independently verify the sender; and set up spam alerts for emails of this nature.

OPPA Credit Union takes the privacy and protection of your information very seriously, and will continue to act in your best interest to protect your accounts.

Happy Holidays to you and yours



As we enter the holiday season, on behalf of all OPPA Credit Union employees I extend our best wishes to all our Members and their families. May this Christmas and the New Year be cheerful and special for each of you.

Thank you again for your continued support, and we look forward to assisting you in every way possible in 2022.

Bill Whyte, CEO

Member Survey



Let us know... that's how we improve

Time for our annual Member Survey. Please take 2-3 minutes to answer a few questions about your thoughts and experience.

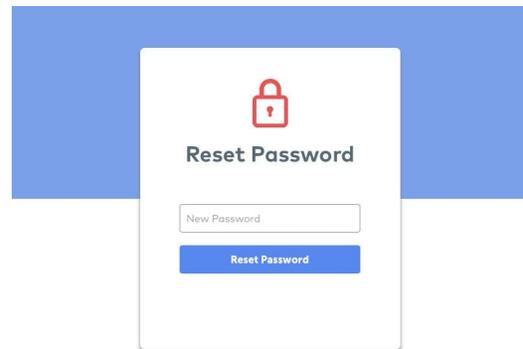
[Connect to Survey Monkey Here](#)

New Features Coming Soon



Increased Security with 2-Step Verification

Keeping members banking information safe & secure is our top priority. High-risk logins will be subject to the member correctly providing a one-time-only security code sent to you through email or text message.



Online Password Reset

No more waiting or having to call into the branch. Members will be able to reset their online banking password through a self-serve process. Safe, Secure and Efficient



Online Cheque Ordering

You will be able to order cheques and check your order status online 24/7 from your online banking

[Check our website for current offers](#)

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