

Shedding light on the Dark Web

Hackers typically don't use the data they steal themselves. Instead, they sell it on an underground online marketplace known as the Dark Web. The Dark Web isn't one single site, but a secret network of encrypted websites that require special software to access.

Here's how it works: A hacker logs onto the Dark Web to post the information they have, such as credit card and Social Security numbers, birthdates, and passwords. Then it's sold to the highest bidder.



How to keep your information off the Dark Web

- Strong passwords with characters, numbers and symbols are your first line of defense. Don't use the same ones for all your accounts and change them regularly.
- Take a few minutes and review your monthly statements and look for suspicious activity. Add a reminder to your calendar to prompt you.
- Request a free credit report from [annualcreditreport.com](https://www.annualcreditreport.com) and verify that all accounts shown are legitimate.
- Using our Mobile Banking App, set up alerts when debit card purchases occur, when account balances drop below a specific amount, or a withdrawal is made. These alerts allow you to monitor your MCCCUCU accounts in real time.
- If you are a victim of a data breach, be proactive. Find out which parts of your data were compromised and what the vendor is offering to help you. Consider placing a credit freeze as an extra layer of protection.

Visit Alerts from the top menu of [motorcitycoopcu.com](https://www.motorcitycoopcu.com) for other ways you can protect your ID and accounts.