

TAKING CONTROL Securing Your Private Information

By Jacque Bagot, Senior Vice President of Information Systems



There's never a better time than today to start improving the way you protect your privacy. Fortunately, you don't need to be a security expert to begin protecting your privacy in a more proactive manner. Here are some of my recommendations you can begin implementing today.

Update Your Devices

One of the easiest and most effective ways to protect the security of your computers and mobile devices is to keep the software up to date. These updates help by patching known security vulnerabilities reducing the security risks you may be exposed to.

Privacy and Security Settings

It's a good idea to double-check your digital privacy settings periodically, especially after any software update, to make sure they are set in accordance with how you wish your personal information to be used. Start by checking your security settings to determine what permissions each mobile app is asking for. Does it want access to the phone's microphone, location data, or your contacts? If you're not sure why an app needs that information to function, turn off the permission. If that keeps the app from working the way you want, you can always turn it back on later.

Passphrases Instead of Passwords

Remembering all your passwords can be a challenge, making it tempting to use weak or easy to guess passwords. Weak passwords make it easier for someone to guess or use a brute-force attack to obtain your log-in credentials. While no password/passphrase is ever 100% hack proof, using a passphrase does come with some great benefits. A passphrase is a "memorized secret" or sequence of words that include spaces. Passphrases are less likely to be guessed and are more difficult to crack. Plus, they can be easier for you to remember! A good passphrase will be comprised of more than 14 characters in length and

utilize characters that are uppercase, lowercase, and special. Example: "ECU is Nbr On3!".

Two-Factor Authentication

Two-Factor Authentication adds an additional layer of security. User accounts secured by two-factor authentication require an additional level of authentication before granting access. This may involve the use of a physical device (like your phone, a card, or a fob) or some biometric marker (like a fingerprint, a voice print, or facial recognition). For example, when you log in to an account you have setup to utilize two-factor authentication, you'll be asked for your password. Once you enter it, you won't immediately get access to your account. Instead, the website or mobile app will ask for a one-time passcode that has been sent by text to your phone. The second "factor" is your phone; without it and the password, you'll be denied access.

Think Before You Click

Most security breaches are not the result of a major hack performed by cyber criminals. They occur due to successful phishing scams we unwittingly fall for via phone, hyperlinks, text messages, or attachments. You can significantly reduce your chances of falling victim to a phishing attempt by taking a moment to stop and think about the authenticity before you click on links, open attachments, or provide private information via phone. Most companies provide details about how they contact you. If you suspect an email or phone call to be fraudulent, contact the company directly to further validate the request for information.

While these guidelines are best practice to help better protect your personal information, hackers are always coming up with new methods. Whether it is practicing good passphrase management or being mindful of phishing emails, your best defense against data breaches starts with you.



Upcoming Events

Exec Summer Luncheon

Thursday, June 20

11:30 a.m.

Amarillo Civic Center
Heritage Room

401 S. Buchanan in Amarillo

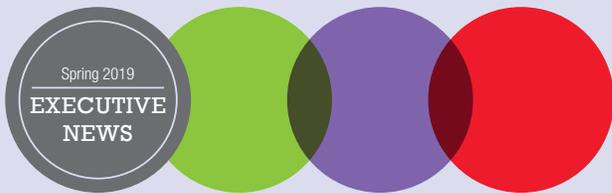
RSVP by June 14 to:
ExecutiveEvents@EducationCU.com
or call 806-358-7777, X116

Gregg Bynum, CEO Retirement Party

Thursday, July 18

4:30 p.m.

Region 16 (Mezzanine)
5800 Bell St in Amarillo



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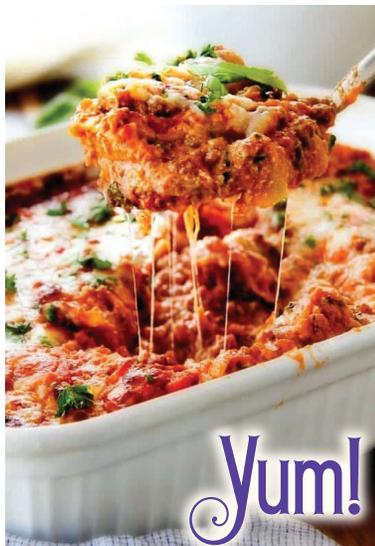


Get the latest scoop on upcoming events & important information by visiting the Executive Services link on our website at: <https://www.educationcu.com/about-us/>



RAVIOLI LASAGNA

- 1 pound ground beef
- 1 small onion diced
- 24 ounces marinara
- 3 cloves garlic minced
- 2 cups ricotta cheese
- 1 large egg
- ¼ cup parmesan cheese
- ¼ cup chopped parsley
- 1 teaspoon garlic powder
- 25 ounces frozen cheese ravioli
- 2 cups shredded mozzarella
- Minced parsley for garnish



Instructions

1. Preheat oven to 350 degrees. Spray 13x9 baking dish with non-stick spray
2. Heat a large skillet over medium heat and add the ground beef and onion. Brown the beef and drain the grease from the pan
3. Add the marinara sauce and garlic and simmer for 5 minutes, stirring often.
4. While sauce is simmering, mix ricotta, egg, parmesan, parsley, garlic powder, and onion powder in a small bowl.
5. Spoon a little of the meat mixture into the bottom of the baking dish.
6. Top with a single layer of ravioli, half the ricotta mixture, and half the sauce. Repeat the layers, ending in the sauce.
7. Sprinkle the top with shredded mozzarella. Cover tightly with foil and bake for 40 minutes. Remove the foil and bake for 10 minutes more.
8. Remove from oven and sprinkle with minced parsley, if desired. Let sit for 10 minutes before cutting and serving.

FINANCIAL TALK from CS WILSON

3 Steps to Staying Calm during Market Volatility

By Cathy Wilson, CFP®, AIF®



It can be hard to sit idly by and watch volatility in the markets. Market volatility is, in fact, normal and it's not the markets' ups and downs you need to worry about—it's your reaction to them. Making emotional decisions during times of market volatility can have negative effects on your portfolio in the long run and even potentially impact your taxes. Here are three concrete steps you can take to keep calm and carry on.

- 1. Investigate the Market Indexes** – Looking at the long-term performance of investments can help make today's volatility less worrisome. In the past investors who did not panic and stayed in the market are the ones who reaped the biggest rewards for their patience.
- 2. Celebrate Your Successes and Look to the Future** – It's likely that when you started investing, whether individually or through contributions to your employer-sponsored retirement plan, you had considerably less than you do today, even if it's a day when the market is down. This can give you perspective on the benefits of looking at your investments as a long-term project, rather than riding the day-to-day anxiety of the markets.
- 3. Consider Your Portfolio's Asset Allocation** – Your investment portfolio's mix of stocks, bonds, and cash is something to investigate and discuss with your financial advisor as part of your long-term strategy.

Remember, when the market starts jumping, the more you know, the calmer you will be. Following these three steps, you will have the tools to see a clear, realistic view both of your financial situation and your future that can keep you from reacting to inevitable market movements. If you have questions about the current market situation, strategic allocation, or any other questions about your investments, estate planning or future goals, please contact Cathy Wilson, CFP®, AIF® at C.S. Wilson & Associates at 806-352-9251 or 806-322-1250, email: Cathy.wilson@ceteraadvisors.com or online: www.cswilson.net

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