



CHECK IT OUT Resources

www.securefutures.org

TIPS FOR STAYING SAFE ONLINE

- Ensure you are using private WiFi networks and secure websites when accessing accounts online.
- Avoid using the same password and user name for multiple accounts. Consider using a password manager!
- Be wary of friend requests, messages, and social media posts from unfamiliar individuals.
- Be on the lookout for links that seem suspicious, messages that look real but are a little 'off' and deals that are too good to be true
- Keep your computer software updated. Download the latest versions of your operating system, web browsers, and apps.

WHEN MANAGING YOUR ACCOUNT, PAY ATTENTION TO YOUR BALANCES:

CURRENT BALANCE

The amount of money in your account, plus or minus all transactions that have cleared.

AVAILABLE BALANCE

Your current balance, plus or minus any other transactions that your financial institution knows about, but that haven't cleared yet (aka pending transactions).



- [Practical Money Skills](#): Check out the sections on finding a financial institution and take the quiz to learn what institution may be best for you. Visit the identity theft section, too.
- [Better Money Habits](#): Check out the sections on personal banking options and financial privacy and security.

MANY FINANCIAL INSTITUTIONS OFFER THE FOLLOWING FEATURES FOR ONLINE AND MOBILE BANKING:

- Pay Bills
- Check Deposit
- Funds Transfer
- Pay People
- Find Branch & ATM Locations
- Rewards