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Coast Central
Credit Union

Russia/Ukraine situation
Coast Central's Commitment to Members
2/24/22

Russian forces have begun an attack on Ukraine

With the recent invasion by Russia of Ukraine this morning, US government officials continue to see cyberspace as a channel of risk, identifying ways to defend against Russia-backed hacking attempts against US financial institutions.

What does this mean for Coast Central Credit Union and its members?

- The U.S. Department of Homeland Security's Cybersecurity and Infrastructure Security Agency (CISA) has recently issued alerts to all financial institutions addressing risks from Russian cyber threats and highlighting recent malicious cyber incidents suffered by entities in Ukraine. CISA has been especially focused on large, nationwide banks.

- The joint Cybersecurity Advisory, that includes the FBI, has also provided institutions like ours an overview of Russian-sponsored operations and commonly observed tactics.

In addition to consistently upholding the highest level of security as well as Emergency Response and Business Continuity plans, we have received information to reduce the likelihood of cyber invasion, which CCCU has completed:

- Validate that all remote access to all of the organization's systems and privileged or administrative access requires multi-factor authentication.

- Ensure that all software is up to date, prioritizing updates that address known exploited vulnerabilities identified by CISA.

- Confirm that the organization's IT personnel have disabled all ports and protocols that are not essential for business purposes.

- Ensure that IT personnel have reviewed and implemented strong controls regarding its cloud-based systems as outlined in CISA's guidance.

- Additionally, CCCU has taken steps to block IP traffic sourced from Russia/Ukraine areas.

- Cybersecurity is one of the National Credit Union Administration's (NCUA) top priorities and remains a top-tier risk under the agency's enterprise risk-management program.

  - As always, the NCUA provides all credit union members with $250,000 in coverage for single ownership accounts, including regular savings, checking, certificates, etc. For those with more than $250,000 on deposit, or additional accounts such as trusts, at the credit union, we offer several options for additional insurance. **There is and will be no change to this coverage, regardless of the Ukraine crisis or other threats. Your Coast Central deposits are safe and protected.**

  - Note that joint accounts provide each account holder with $250,000, so a two-person joint account with no beneficiaries continues to have $500,000 in coverage. **There is and will be no change to this coverage, regardless of the Ukraine crisis or other threats. Your Coast Central deposits are safe and protected.**

How can you help protect yourself against malicious cyber incidents?

It's more important than ever to protect your computer, networks, and phones. Follow these simple Do's & Don'ts for banking digitally:

DO:
- ✓ Only use computers you trust, not public ones such as at hotels.
- ✓ Keep software fully up to date; let Microsoft or Apple automatically install updates.
- ✓ Keep mobile devices fully updated; always download the latest Apple iOS and Android versions.
- ✓ Set up Online and Mobile Banking Security Alerts and Account Alerts from the Main Menu.
- ✓ Keep all login info private.
- ✓ Always log off when finished.

DON'T:

- ➢ Use public Wi-Fi sites like airports, hotels, restaurants, etc.
- ➢ Use Windows XP, Windows 7, Windows Vista, or Mac OS earlier than 11.5.
- ➢ Connect to web sites from a link in an email. Always type in the web site name or use a bookmark or favorite you created.
- ➢ Open email attachments you weren't expecting.
- ➢ Use your computer or device if you see pop-up messages, antivirus alerts.
- ➢ Use your Online or Mobile Banking password for any other web sites.
- ➢ Fall for offers that seem too good to be true.

Additional information about Coast Central's commitment to security may be found at
https://www.coastccu.org/security or by calling (707) 445-8801.