

Security Corner



Download Danger: Outwitting Malicious Mobile Apps

Mobile apps are convenient and powerful, enabling us to do just about anything with the touch of a button. Cybercriminals can take advantage of this by creating fake or malicious mobile apps that, when downloaded, allow them to take over your phone and monitor everything you do. The key to protecting yourself is making sure the mobile apps you install are legitimate and safe.

Only download mobile apps from official stores where vendors review the mobile apps, such as the Apple Store or Google Play Store. Third-party app stores often cannot be trusted and may even be managed by cybercriminals. But even with a trusted mobile app store, you must be careful. Here are some additional steps you can take to ensure you are downloading legitimate, safe mobile apps.

Check the developer's name. When looking for a mobile app created by a certain company, make sure the app you are downloading is made by that company.

Read reviews and ratings. A legitimate app will have a significant number of positive reviews and high ratings.

Examine number of downloads. Legitimate apps typically have a high number of downloads.

Examine permissions. Legitimate apps will only request permissions necessary for their functionality.

Check for regular updates. Legitimate apps are regularly updated to fix bugs and improve performance.

Once you download a mobile app, enable automatic updating to ensure that vulnerabilities are fixed and you have the latest security features. If you are no longer using a mobile app, delete it from your phone.



Upcoming Holiday Closings

Christmas Day
WEDNESDAY, DECEMBER 25TH

New Year's Day
WEDNESDAY, JANUARY 1ST

Martin Luther King Day
MONDAY, JANUARY 20TH

Presidents Day
WEDNESDAY, FEBRUARY 17TH

Bank at Work, School...or Anytime.Anywhere

As MCU prepares to close another year, we finish 2024 with new products and services designed to enhance your banking experience for every stage of life, starting with kindergarten through retirement.

Members and future members alike now have the ability to open accounts online with our new online account opening platform launched this past summer. This platform offers a fast, efficient option for members to open accounts 24 hours a day, 7 days a week.

MCU has been delivering our School Banking Program to local schools for over 35 years, giving students the opportunity to learn about financial literacy with a focus on saving money. To provide even more value, this year we introduced a new savings account for students, along with a Companion Checking Account for parents and guardians...both with an APY of 3.00%*!

I am also excited to share our refreshed *Bank at Work* program, which now includes a high yield checking account, with a current APY of 3.00%*, for employees of our Bank at Work clients. Did you know that you can receive your direct deposit up to two days early with MCU's Early Pay? MCU's mobile app gives you the opportunity to monitor transactions on the go, deposit checks electronically, and keep your funds safe from fraud with our alerts and My Card features.

Our team looks forward to banking with you through your life's most important financial moments. We will be appreciating you at each of our branches the week of December 16th for *Member Appreciation Week!* Thank you for your membership. If I can assist you with any of your financial needs, please reach out to me at 508-865-7600 or khayes@millburycu.com.



Kevin Hayes
Senior Vice President

STAY CONNECTED

On Social Media



*APY – Annual percentage yield. Rate is subject to change without notice. The Annual percentage yield is effective as of 6/3/24. The minimum balance to open and earn the stated APY is \$5.00. Fees could reduce earnings.