**3 top safety tips for avoiding fraudsters in 2025**

As we enter 2025, you may be considering a New Year’s resolution. Many people use the new year to focus on physical health; however, bankers encourage you to consider your financial wellness and take steps to protect yourself from fraud. Living fraud-free may sound overwhelming, but there are three easy strategies you can use to strengthen your financial defenses against scammers.

**Always select a strong password for your online accounts**

Your password acts as the first line of defense against cybercriminals who may attempt to gain control of your personal, financial, or other sensitive information. Use a phrase that is tough to guess but easy to remember. Weak passwords, such as "123456" or "password," are easy for criminals to steal, which leaves your accounts vulnerable. In the phrase you choose, mix uppercase and lowercase letters with symbols and numbers. Regardless of how savvy you are with your password creation, never use the same one for different accounts. Ultimately, being smart with your passwords will lead to greater security throughout all the things you do online.

**Lock down your accounts with multi-factor authentication (MFA)**

Multi-factor authentication can be set up individually on each account you have on various devices. The MFA process initiates a secondary verification after you enter your password, typically a code sent to your phone, a fingerprint, or facial recognition. This second step means that, even if an attacker manages to steal your password, they would still need access to the second form of authentication, making it much harder for them to gain unauthorized entry.

**Beware of scams**

Don’t trust emails or calls from unknown email addresses or phone numbers. Cybercriminals often impersonate banks or government agencies, but they ask for information real banks or government agencies would never request. If you have any doubts about the identity of someone trying to contact you, don’t respond. Instead, find the bank or agency’s official website and reach out to them. Make sure you never share personal information or click on any suspicious links. In addition, be on the lookout for deals that look too good to be true because they are often fraudulent.

Safeguarding your online accounts is more important than ever in today’s digital world, where fraud and identity theft are prevalent. By implementing strong passwords, enabling multi-factor authentication, and being mindful of common scams, you can significantly reduce your risk of falling victim to cybercriminals. Remember, security is not a one-time effort but an ongoing practice. Lock in a fraud-free year by resolving to stay vigilant and informed.

**About the Iowa Bankers Association**

The Iowa Bankers Association represents Iowa banks and savings institutions. Iowa bankers are committed to the values of honesty, hard work, and community service, and have been a trusted resource for Iowans for more than 135 years.

Iowa banks offer FDIC insurance and lend nearly $87 billion to help individuals, business owners, and agriculture. Nearly 40,000 Iowans work at an Iowa bank, and bank employees volunteer more than 300,000 hours to support local communities each year. To learn more, visit [www.iowabankers.com](https://www.iowabankers.com/).