



Bank Online Safely — One Page

A free Lumaset Foundation cheat sheet · keep this by your phone

Log in the safe way

Use your bank's official app, or type your bank's real web address yourself. Never log in from a link in a text or email.

Protect the login

A unique passphrase, never reused anywhere else, plus two-factor authentication turned on for your bank account. This alone stops most account takeovers.

Never, for any reason

Move money to a “safe account,” read a one-time code to anyone who calls you, or trust a caller ID showing your bank's name, it can be faked.

Do this instead

Turn on text alerts for new charges so you spot problems fast. Check statements regularly. To verify anything, call the number on the back of your card, never a number given to you by the caller.

Report + recover

Call your bank immediately if something looks wrong. Report at reportfraud.ftc.gov. If personal information was shared, get a free recovery plan at IdentityTheft.gov.