



OPTIMUM EXPERIENCE

NEWSLETTER FOR CANANDAIGUA NATIONAL BANK & TRUST OPTIMUM CHECKING CUSTOMERS

Cybersecurity While Traveling

Cybersecurity should not be limited to the home, office, or classroom. It is important to practice safe online behavior and secure our Internet-enabled mobile devices whenever we travel, as well. The more we travel and access the Internet on the go, the more cyber risks we face. No one is exempt from the threat of cyber crime, at home or on the go, but you can follow these simple tips to stay safe online when traveling.

Before You Go

- **Update your mobile software.** Treat your mobile device like your home or work computer. Keep your operating system software and apps updated, which will improve your device's ability to defend against malware.
- **Back up your information.** Back up your contacts, photos, videos and other mobile device data with another device or cloud service.
- **Keep it locked.** Get into the habit of locking your device when you are not using it. Even if you only step away for a few minutes, that is enough time for someone to steal or destroy your information. Use strong PINs and passwords.

While You Are There

- **Stop auto connecting.** Disable remote connectivity and Bluetooth. Some devices will automatically seek and connect to available wireless networks. And Bluetooth enables your device to connect wirelessly with other devices, such as headphones or automobile infotainment systems. Disable these features so that you only connect to wireless and Bluetooth networks when you want to.
- **Think before you connect.** Before you connect to any public wireless hotspot – like on an airplane or in an airport, hotel, train/bus station or café – be sure to confirm the name of the network and exact login procedures with appropriate staff to ensure that the network is legitimate. Do not conduct sensitive activities, such as online shopping, banking, or sensitive work, using a public wireless network. Only use sites that begin with “https://” when online shopping or banking. Using your mobile network connection is generally more secure than using a public wireless network.
- **Think before you click.** Use caution when downloading or clicking on any unknown links. Delete emails that are suspicious or are from unknown sources. Review and understand the details of an application before installing.



- **Guard your mobile device.** To prevent theft and unauthorized access or loss of sensitive information, never leave your mobile devices—including any USB or external storage devices—unattended in a public place. Keep your devices secured in taxis, at airports, on airplanes, and in your hotel room.

Common Cybersecurity Threats While Traveling

- **Unsecured wireless networks.** While public wireless networks provide great convenience, allowing people to connect to the Internet from almost anywhere, they are unsecure and can allow cyber criminals access to your Internet-enabled devices. Beyond the typical public wireless networks found at airports, restaurants, hotels, and cafes, they are increasingly available in other places, such as on airplanes and in public parks.
- **Publicly accessible computers.** Hotel business centers, libraries, and cyber cafes provide computers that anyone can use. However, travelers cannot trust that these computers are secure. They may not be running the latest operating systems or have updated anti-virus software. Cyber criminals may have infected these machines with malicious viruses or install malicious software.

One example is keylogger malware which, when installed, captures the key strokes of the computer's users and sending this information to criminals via email. Through this malware, criminals are able to receive users' personal information, such as name, credit card numbers, birthdates, and passwords.

- **Physical theft of devices.** Thieves often target travelers. Meal times are optimum times for thieves to check hotel rooms for unattended laptops. If you are attending a conference or trade show, be especially wary — these venues offer thieves a wider selection of devices that are likely to contain sensitive information, and the conference sessions offer more opportunities for thieves to access guest rooms.

Stop.Think.Connect.™ is a national public awareness campaign aimed at increasing the understanding of cyber threats and empowering the American public to be safer and more secure online. The Campaign's main objective is to help you become more aware of growing cyber threats and arm you with the tools to protect yourself, your family, and your community. For more information visit www.dhs.gov/stopthinkconnect.

Teaching Your College-Age Child About Money

Now that your child is older and about to leave for college, it's time for you to make sure that they have enough financial knowledge to manage money while they are away.

Lesson 1: Budgeting 101

Your child may already understand the basics of budgeting from having an allowance or a job. Now as they are about to leave for college, a "real world" budget is needed. Here are some ways you can help them plan and stick to a budget:

- Help your child figure out what income will come in and the schedule for when to expect that income.
- Make sure your child understands the difference between needs and wants.
- Determine together how you and your child will split responsibility for expenses.
- Warn your child not to spend too much too soon.
- Include entertainment expenses in the budget, and encourage your child to stick to the agreed upon limit.
- Show your child how to track expenses by saving receipts and keeping an expense log.
- Encourage your child to plan ahead for big expenses.
- Caution your child to monitor spending patterns to avoid excessive spending, and ask them to come to you for advice at the first sign of financial trouble.

Help your child understand that a budget should remain flexible; as financial goals change, a budget must change to accommodate them.

Lesson 2: Maintaining a Bank Account

It's essential to keep accurate records, especially of ATM or debit card usage. Show your child how to balance a checkbook on a regular (monthly) basis. Most checking account statements provide instructions on how to do this.

Encourage your child to open a savings account too, especially if they have a part-time job during the school year or summer. Your child should save any income that doesn't have to be put towards college expenses.

Lesson 3: Building Credit

A credit card can provide security in a financial emergency and, if used properly, can help your child build a good credit history. Building a good credit history takes time and the

sooner your child can work on that the better. A good credit history can help make it easier for your child to rent an apartment, get a car loan, or even find a job.

Here are some tips to help your child learn to use credit responsibly:

- Advise your child to get a credit card with a low credit limit to keep credit card balances down.
- Teach your child to review each credit card bill and make the payment by the due date.
- If your child can't pay the bill in full each month, encourage them to pay as much as possible.
- If your child continually has trouble meeting expenses, they should review and revise the budget instead of using a credit card.

Finally, remind your child that life after college often involves student loan payments and maybe even car or mortgage payments. The less debt your child graduates with, the better off they will be.

Attend Our Complimentary Seminar On Financial Literacy for Your College Bound Graduate

We invite parents and graduates to an informative seminar on banking for the college bound student.

During this seminar we will discuss:

- Utilizing technology for banking
- Understanding banking safety
- Using a debit card
- Maintaining a budget
- And much more...



For more information and to RSVP, visit CNBank.com/HSGRAD.

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Join us for our Annual Picnic!

Wednesday, August 21

11:30 am – 1:00 pm

Sonnenberg Gardens

151 Charlotte Street, Canandaigua, NY

Now accepting early registration online!

Register today at CNBank.com/Picnic.

CNC Shareholder Corner



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In town for the summer? Scott Trumbower, SVP, Shareholder Relations would like to meet with you! Set up direct deposit for your dividends, register your shares in book entry, update your email address, and more. He may be reached at: 585-419-0670 x50611 or STrumbower@CNBank.com.