

Security Tips to help you stay safe online



Help protect yourself and your money from cybercriminals with these security tips.

Ignore unsolicited calls, texts, or emails

If you don't know the caller or sender, do not reply, respond or communicate at all. If something doesn't feel right, hang up immediately and call the company using a trusted phone number, such as the number on a legitimate company website.

Recognize common scams and warning signs

Don't click on links from unknown or suspicious sources. Do not provide or update personal information through links or URLs received via call, text message or email.

Protect your personal information

Never share account numbers, passwords, verification codes, PINs, or social security numbers with anyone.

Slow down and avoid any "urgent" requests

Don't rush to respond or act on urgent requests or offers that seem too good to be true.

Create strong passwords

Set a different password for each of your online accounts. Use at least 8 characters, mix letters, numbers and symbols. Never use names, birthdays, or common phrases like "123456."

Sign up for banking alerts

One way to help safeguard your accounts is to sign up for notifications from your bank, such as BMO Alerts. Alerts make it easy to keep track of your account activity and monitor for suspicious transactions.

Secure your devices

Update your devices and apps regularly, especially your browser, antivirus and firewall software.

Review email addresses and URLs carefully

Emails and websites can look like they are from trusted companies, but if you review the email address and URL carefully, you may notice small differences like an extra letter or a .net instead of a .com.

Think before you post on social media

Sharing too much online and on social media can provide clues about your passwords or security questions, which can make it easy for cybercriminals to access your accounts.

Use multifactor authentication

Multifactor authentication can help prevent identity theft and account takeover because it uses more than one method (like a one-time passcode) to confirm it's you.

Remember

BMO will never contact you via unsolicited email, text or phone call asking for your bank card or PIN, sensitive information, passwords, or verification codes (one-time passcodes). BMO will never contact you asking for your bank card or PIN, or send a courier to pick up your card and/or PIN.

If you get a call, voicemail, email or text from someone claiming to be from BMO and you think it's suspicious, do not share any personal information and contact us immediately using the information on the back of your card.

At BMO, your security is our priority. Learn more about fraud prevention by visiting bmo.com/US/security.