

## CU SECURITY: BEYOND THE MOAT - COMPREHENSIVE SECURITY STRATEGIES

A hardened security perimeter is certainly important for credit unions to have in place, but it is just a first step. At TruSecure, we have been proponents of a layered and synergistic approach to security since our inception more than fifteen years ago. Policy, procedures and technology must all work together to protect critical data such as your members' account information, employee information, organizational information and proprietary business records.

Credit unions must ask themselves the following key questions: Where am I most likely to experience an event? What kind of event would that be? What would be the ramifications of a security breach? Only after answering these questions can they layer security on top of the high risk areas that have the most potential to cause them the greatest harm. So much of security comes down to effective risk management, which is our forte and core competency.

I wish that it was easy to identify where the threats are coming from, but unfortunately there is no profile of a hacker or fraudster. All too often they are opportunists enticed by inadequate security controls. It is important for employees to always be granted the least privileges that they need to do their job and to constantly re-check their access levels. Vendors - especially custom software vendors - also need stringent controls. They should be licensed, bonded and background checked.

From our years of experience, we have seen two broad attitudes towards security at financial institutions: 1) security measures are put in place for the sake of compliance and 2) security is taken seriously and done for its own sake. The serious flaw to the first approach is that you can be perfectly compliant and yet totally insecure!

Naturally, we believe in the second approach. Security needs to become part of the credit union's culture and requires buy-in from the top to the bottom. Fortunately, good security practices don't necessarily require a complete re-architecture of a credit union's security technology - a lot of it simply boils down to proper policy enforcement, limiting access to critical data and just plain common sense.

To help protect credit unions from an ever-changing threatscape, we take a comprehensive four pronged approach. This includes security management programs; security consulting services; risk management products; and intelligence based on our security knowledge network. Taken as a whole, these solutions, backed by our vast security knowledge and experience, make us the world's premier and largest privately-held information security company.



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