



Are You at Risk?

Would you know a security bug if you saw one? Find out by taking this quiz. Test your knowledge of general security threats surrounding credit union infrastructure, security deployment and user-threat awareness. It is not meant to serve as an absolute predictor of risk and should not be used to replace professional consultation.

1. A "phishing" scam is:

- When a credit union employee calls in sick to work and then goes fishing.
- When a hacker uses a wireless network detection device in an attempt to find vulnerabilities.
- A fraudulent e-mail asking for a credit union member's personal information so that it can be used for identity theft.
- When a website installs a spyware program that monitors your Internet activity.

2. According to the NCUA's e-commerce guide for credit unions:

- As risk exposure is not static, it is prudent to perform risk assessments on a periodic basis.
- Effective security over member information systems is not one specific security control but rather a program of many layers of control.
- Even a credit union without a website can face threats from hackers and viruses.
- All of the above

3. My firewall has the capability of blocking ALL unwanted traffic from entering or exiting my network.

- True
False

4. What size credit union should have no fear of a phishing attack?

- Less than \$25 million in assets
- Between \$25 million and \$100 million in assets
- More than \$100 million in assets
- Any-sized credit union can fall prey to a phishing attack

5. According to the NCUA's e-commerce guide for credit unions, information security technology needs to be:

- Monitored
- Evaluated (tested)
- Adjusted and reported on
- All of the above

6. My credit union is currently hosting one or more online services (defined as e-mail, website, online banking, etc., hosted on the credit union network and accessed through the credit union broadband Internet connection).

- True
False

7. Our credit union has a dedicated IT person who is responsible for keeping our network secure.

- True
False

8. The difference between a firewall and IDS is:

- None, they are essentially the same thing.
- Firewalls cannot be used on wireless networks.
- The firewall is used to restrict and permit traffic; IDS is used to analyze traffic for attacks.
- IDS is primarily for home users and firewalls for business.

9. Which of the following best describes the security measures you have put into place at your credit union?

- a. Using what I received from my Internet Service Provider
- b. Firewall and anti-virus only
- c. Layered and professionally managed
- d. Don't know

10. The individual(s) that manages my firewall proactively updates it with the latest firmware/software patches as they become available.

- True
- False

11. I have arranged for periodic Vulnerability Assessment and/or Penetration Testing to be performed at least quarterly to ensure that the credit union's Internet security is sound.

- True
- False

12. We have the ability to detect when a Trojan horse program or other malware (including spyware) gets installed on the credit union's network.

- True
- False

13. I have ensured that the rules and definitions for the credit union's firewalls are constantly evolving and being managed to protect against inside and outside threats.

- True
- False

14. Our credit union uses a layered security approach to anti-virus in which we have a system that blocks viruses before they enter our network.

- True
- False

15. We have the ability to monitor our network for attacks 24/7/365.

- True
- False

16. I currently have an Intrusion Detection System (IDS) deployed to tell me if an attacker has broken into the credit union's network, and to analyze unusual network and user activity.

- True
- False

17. According to the NCUA's e-commerce guide for credit unions:

- a. A firewall may be a part of a system of controls, but it is only one part.
- b. Credit unions must monitor industry standards and effective practices in order to ensure their risk mitigation measures continue to be efficient.
- c. Credit unions must be able to sufficiently demonstrate that they have an effective IS&T security program in place.
- d. All of the above

SECURITY TIP

The NCUA requires that credit union staff with access to member information systems be subject to appropriate background checks (e.g., employment verification, criminal check, credit check, etc.). Furthermore, controls should be in place to provide reasonable assurance that system access for employees is commensurate with current job responsibilities and system access is removed expeditiously when employment is terminated.

Answers: 1) C 2) D 3) F 4) D 5) D 6) T 7) T 8) C 9) C 10) T 11) T 12) T 13) T 14) T 15) T 16) T 17) D

If you scored...

16-17: Congratulations! Your results suggest that you are currently following NCUA's Guidelines for best security practices. It is important for you to maintain your vigilance in monitoring, maintaining and updating your current approach to network security.

13-15: You are at potential risk. There are a few things with your current Internet security configuration, infrastructure, or general security knowledge that may be unnecessarily increasing your risk.

8-12: You are at substantial risk — there exist some fundamental flaws in your current approach to Internet security, infrastructure and general security knowledge.

7 or below: You are at severe risk for having your credit union's security compromised and/or failing your next internal audit.

Kevin Prince, chief architect at Perimeter eSecurity, a CUNA Strategic Services alliance provider, helped write this quiz. Prince also set up a risk score card, which provides a security report card and recommends what organizations should do and how to set in line budgets. To learn more about the scorecard, visit www.perimeterusa.com/rrt/index.html.

Attention Human Resources



Need help with your employee training? Give this quiz to employees and provide a prize for whoever gets the highest score. Also, feel free to photocopy and include the quiz in your employee training program.