

## Case Study

# Publix Employees Federal Credit Union Strengthens Member Security With KnowBe4

**Industry**

Financial Services

**Location**Lakeland, Florida,  
United States**Challenge**

Strengthening defenses against targeted phishing and social engineering attacks

Publix Employees Federal Credit Union (PEFCU) is a not-for-profit financial institution offering checking, savings, loans and other financial services to employees and select groups in the surrounding community. From its headquarters in Lakeland, Florida, PEFCU serves thousands of members, helping them manage their finances with personalized support and competitive offerings.

A strong security foundation is the only way to provide these services reliably. Increasingly, various phishing and social engineering attacks aimed at their leadership team threatened that foundation. Director of Information Security Ricky Robertson set out to strengthen the credit union's approach to human risk management (HRM) and build a more resilient security culture.

## At a Glance

- ▶ 89% reduction in Phish-prone™ Percentage
- ▶ 100% training completion rate
- ▶ 50–60% time savings



## Phishing Attacks Target Member Security

In the 1930s, a reporter asked notorious bank robber Willie Sutton, “Why banks?” The answer was as true then as it is now: “Because that’s where the money is.” Bad actors have always targeted financial institutions, only today they are weaponizing technology for their attacks.

“We can build the most secure building with the best locks and the best doors, but the bad guys know they only have to knock on the right door to get the key,” Robertson says. “Our networks are the same way. They focus on getting past the human element to get that username and password to come through the front door instead of trying to tear down the house.”

Microsoft 365 has native security features, but PEFCU needed to strategically enhance them with an ICES provider for more complete protection. For example, Microsoft 365 couldn’t address attacks specifically targeting PEFCU’s CEO, CFO and accounting department. “Attackers know who controls the money,” Robertson says. “They know that we’re transacting millions of dollars at a time, so we’re a target-rich environment.”

Recognizing that human beings could be the weakest security link at PEFCU, the information security team turned to KnowBe4 to reinforce vigilance and stop phishing attempts and other social engineering threats from entering users’ mailboxes.

## Reducing Human Risk with Proactive Incident Response

Robertson and his team now rely on KnowBe4’s Defend™, Prevent™ and PhishER™ products to monitor, detect and respond to threats, all as a part of KnowBe4’s HRM+ platform.

Defend adds an extra layer of inbound protection by quarantining or sanitizing messages that are potential threats in their inbox, while Prevent uses advanced machine learning to analyze emails for outbound risk in real time. Together, they support a stronger, security-focused culture across the organization.

“Defend catches a lot of phishing emails that were getting through before,” Robertson says. He is especially a fan of Defend’s warning banners, which reinforce vigilance against phishing attacks.

In one instance, Prevent helped avoid potential data loss in the accounting department. “An employee told me that they were sending out sensitive information and accidentally put in the wrong email address — a similar name, but a different domain. A warning popped up that this was the wrong person, and the employee was able to quickly change it,” Robertson says.

When employees flag a potential phishing attempt for Robertson and his security team, PhishER helps triage reported messages for faster prioritization and identification. Robertson describes another event where an employee received an award email with a gift card attachment and flagged it as suspicious. “I was able to look at PhishER and let them know that this was a legitimate email,” Robertson says.

*“I now have one pane of glass where I see what data is being sent where and whether it’s being reviewed. It also gives me a lot of insight. Without KnowBe4, I would have to go into several different platforms to get all of that information.”*

Ricky Robertson, Director of Information Security, Publix Employees Federal Credit Union

Having a single platform to investigate phishing attempts makes it much easier for his team to highlight threats for employee education and block malicious senders when needed.

“I now have one pane of glass where I see what data is being sent where and whether it’s being reviewed,” Robertson says. “It also gives me a lot of insight. I can look at header information, country of origin, IP origin and more. Without KnowBe4, I would have to go into several different platforms to get all of that information.”

## Turning Employees into a Strong First Line of Defense

With KnowBe4’s Prevent, Defend and PhishER, most phishing emails and other attempts to bypass PEFCU’s defenses are immediately caught by the platform or knowledgeable, empowered employees.

He describes Defend in particular as a “game changer,” educating employees so successfully that he initially thought something was wrong.

“Every month, we send out a phishing test, and for two months in a row, we had zero clicks. I thought something was broken,” Robertson says. PEFCU’s

Phish-prone™ Percentage — a measure of an organization’s susceptibility to phishing attacks — dropped by 89%, falling to near 1%.

KnowBe4 PhishER also saves the IT team considerable time. Instead of manually triaging every suspicious email, the team now relies on automated classification.

“It’s saving us about 50–60% of our time since it automatically catches spam and classifies it the way we want it to be classified,” Robertson says. “It frees me up as the director, and it frees up my team so we can work on more technical aspects and risk assessments instead of responding to phishing emails.”

The combination of Defend, PhishER, and KnowBe4’s Security Awareness Training make a well-rounded product. Robertson and his team have partnered with the HR department to achieve a 100% training completion rate across required security awareness modules and reinforce a strong culture of security. As threats continue to evolve, PEFCU’s partnership with KnowBe4 ensures that their efforts to manage human risk stay a step ahead. As a result, members can trust that their funds remain safe and secure.

“Partnering with KnowBe4 has been a great decision. I’m all in. From managing human elements to technical elements, it’s been a great relationship,” Robertson says.

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