

Online (and Offline) Security Checklist

PROTECT YOUR DATA AND DOLLARS

Today online security is more important than ever, with over 60 million* Americans having been affected by identity theft. Knowing how to guard your personal information is the first line of defense.



How to Protect Yourself

ONLINE

- ✓ **Use strong passwords; change them often.**
 - Use different passwords so a data breach doesn't expose other accounts.
- ✓ **Be wary of Wi-Fi.**
 - Put a password on your home Wi-Fi.
 - Avoid logging in to personal accounts through public Wi-Fi.
- ✓ **Know what you're clicking on (emails, websites, ads, popups).**
 - Beware of commands to act urgently, threats of consequences, bad grammar and misspelled words.
 - If you're unsure about an email link, type in the web address (don't click).
- ✓ **Use social media privacy settings.**
 - Think before you post personal specifics like birthdays, hometown, kids' names, trip pictures, or current location.

OFFLINE

- ✓ **Keep important documents safe.**
 - Lock Social Security cards, birth certificates, and insurance, financial and tax records in a safe or file cabinet.
- ✓ **Shred documents with personal info.**
 - Safely discard bills, bank statements deposit receipts and credit card offers.
- ✓ **Check mail daily.**
 - Stop delivery if you're away from home.
 - Sign up for Informed Delivery (a digital preview of your mail) at USPS.com.
- ✓ **Keep track of your wallet or purse.**
 - Consider what you really need to carry: driver's license, debit/credit cards, work ID and health insurance card.

ON YOUR PHONE

- ✓ **Don't give out personal or financial information during an unsolicited call.**
 - If the caller claims to be from a company and you're unsure, hang up and call the company's publicly available number directly.
 - Never reply to text messages asking for personal information.
- ✓ **Lock your smart phone; choose a strong passcode.**
 - Consider using fingerprint or face recognition scans.
 - Get track-and-wipe software in case of theft.

How to Protect Those You Care About

CHILDREN

Identity thieves target children for their clean credit histories. Children's data also can be exposed through online gaming or social media.

Warning Signs

- The child is turned down for government benefits.
- IRS sends notice that the child didn't pay income taxes, or that their Social Security number was used on another tax return.
- You receive collection calls or bills for products or services you didn't receive.

PARENTS AND ELDERLY

Seniors' regular income and accumulated assets put them at greater risk for financial exploitation.

Warning Signs

- The individual is unwilling to discuss or seems confused about financial or estate plans.
- You notice unusual bills, collection notices, payments, withdrawals, new accounts or sudden account closures.
- Expected checks are missing or never deposited.
- Relationships seem to influence financial decisions.

What to Do If You Suspect Identity Theft

- Contact financial institutions.
- Change passwords.
- Close fraudulent accounts.
- Place a fraud alert on credit reports.
- File a report at [IdentityTheft.gov](https://www.identitytheft.gov).
- Order copies of credit reports.
- Capture everything in writing.



**STAY
AWARE**



**LIMIT
ACCESS**



**MONITOR
ACCOUNTS**

Resources

CREDIT REPORTING AGENCIES

Experian

1-888-397-3742

www.experian.com

Equifax

1-800-685-1111

www.equifax.com

TransUnion

1-888-909-8872

www.transunion.com

FREE ANNUAL CREDIT REPORTS

www.annualcreditreport.com

REPORT IDENTITY THEFT

Federal Trade Commission

www.identitytheft.gov

OPT OUT OF PRE-APPROVED CREDIT OFFERS

www.optoutprescreen.com

1-888-567-8688

NATIONAL DO NOT CALL REGISTRY

www.donotcall.gov

1-888-382-1222

*Source: How Common Is Identity Theft? The Latest Stats as of 2018. LifeLock®
<https://www.lifelock.com/learn-identity-theft-resources-how-common-is-identity-theft.html>

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