

# How to Protect Yourself Online – Cyber Security Awareness

Before you connect to websites or networks, please make sure you are certain that your information will remain secure. The following steps may help you to protect yourself.

- **Passwords –**
  - Create strong passwords and try not to use the same password twice
    - Consider using a password manager application
  - Keep passwords and username information in a safe place
  - Don't allow your browser to save your password for *financial institutions*
  - Increase security by using dual factor authentication when signing on to a website or application
    - Authentication is used to verify the true identity of the person logging on to a website or network. Dual factor authentication often involves a unique code that is sent to the user via email or text message and is only valid for a single log on.
    - Many financial institutions have dual factor authentication available (including Schwab – please let us know if you want to set this up)
- **Email –**
  - Never click links in emails or texts that appear to come from your bank, credit card, or the IRS.
    - Don't include sensitive personal information in emails, such as account numbers, Social Security numbers and dates of birth. If necessary, use encrypted email
- **Online Security –**
  - Purchase/Install antivirus software for your home computer and keep updated
  - Don't use public Wi-Fi (hotel or coffee shop) when accessing any accounts that have sensitive information (banks, credit cards, etc)
  - Make sure your credit card *contact* information is current
  - Set your smartphone to lock after a short idle and use a passcode to unlock
- Visit AARP, Consumer Reports or other independent reputable consumer advocacy group as a resource for information on fraud and how to stay safe

## Extra Steps for Equifax Security Breach and Protecting your Credit

- Establish a security freeze at the three credit report bureaus (Experian, Equifax and Transunion).
  - This will help prevent a credit check on your account (often a freeze will need to be lifted prior to establishing any new credit: loans or credit cards)
- Establish a fraud alert (this is free) at the three credit bureaus
- Request your Annual Free Credit Report at one of the credit bureaus
  - Consider spreading these out so you request from one bureau every four months
  - [www.annualcreditreport.com](http://www.annualcreditreport.com) is the website to use to request the free credit reports