BARON
FINANCIAL GROUP
High Stability Wealth Management
www.baron-financial.com

Tips For Preventing Fraud

Cybercrime and fraud are serious threats and constant vigilance is key. While Baron Financial Group plays an important role in helping protect your assets, you can also take action to protect yourself and help secure your information. This checklist summarizes common cyber-fraud tactics, along with tips and best practices. Many suggestions may be things you're doing now, while others may be new. We also cover actions to take if you suspect that your personal information has been compromised. If you have questions, we're here to help.

Cyber criminals exploit our increasing reliance on technology. Methods used to compromise a victim's identity or login credentials – such as malware, phishing, and social engineering – are increasingly sophisticated and difficult to spot. A fraudster's goal is to obtain information to access your account and assets or sell your information for this purpose. Fortunately, criminals often take the path of least resistance. Following best practices and applying caution when sharing information or executing transactions makes a big difference.

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How to Respond to a Data Breach

Time is of the essence, whether your personal data has been compromised as part of a larger targeted cyberattack, or you are the victim of an individual cybercrime. You'll need to take immediate action to minimize the impacts. These are steps you should take within specified timeframes after discovering your data has been breached.

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Tips For Preventing Fraud

What you can do

☐	Be aware of suspicious phone calls, emails, and texts asking you to send money or disclose personal information. If a service rep calls you, hang up and call back using a known phone number.
☐	Never share sensitive information via email, as accounts can be compromised.
☐	Beware of phishing and malicious links. Urgent-sounding, legitimate-looking emails are intended to tempt you to accidentally disclose personal information or install malware.
☐	Don't open links or attachments from unknown sources. Enter the web address in your browser.
☐	Check your email and account statements regularly for suspicious activity.
☐	Never enter confidential information in public areas. Assume someone is always watching.

Adhere to strong password principles

☐	Don't use personal information as part of your login ID or password and don't share login credentials.
☐	Create a unique, complex password for each website and change it every six months. Consider using a password manager to simplify this process.

Maintain updated technology

☐	Keep your web browser, operating system, antivirus, and anti-spyware updated, and activate the firewall.
☐	Do not use free/found USB devices. They may be infected with malware.
☐	Check security settings on your applications and web browser. Make sure they're strong.
☐	Turn off Bluetooth when it's not needed.
☐	Dispose of old hardware safely by performing a factory reset or removing and destroying all storage data devices. Update Software on computer, applications, and devices.

Use caution on websites and social media

☐	Do not visit websites you don't know, (e.g., advertised on pop-up ads and banners).
☐	Log out completely to terminate access when exiting all websites.
☐	Don't use public computers or free Wi-Fi. Use a personal Wi-Fi hotspot or a Virtual Private Network (VPN).
☐	Hover over questionable links to reveal the URL before clicking. Secure websites start with "https," not "http."
☐	Be cautious when accepting "friend" requests on social media, liking posts, or following links.
☐	Limit sharing information on social media sites. Assume fraudsters can see everything, even if you have safeguards.
☐	Consider what you're disclosing before sharing or posting your résumé.

How to Respond to a Data Breach

Within the first 24-48 hours

1. Call your advisor, regardless of where or how the breach occurred, so he/she can watch for any suspicious activity in your accounts and collaborate with you on extra precautions to take in verifying your identity prior to any fund transfers.

2. Call the **Social Security Administration's fraud hotline at 800-269-0271** if you suspect your Social Security number has been compromised. The Office of the Inspector General will take your report and Investigate activity using your Social Security number. The Social Security Administration also provides helpful materials, such as the pamphlet ***Identity Theft and Your Social Security Number***.

3. Contact the **Federal Trade Commission (FTC), either at www.identitytheft.gov, by calling 1-877-IDTHEFT** (TTY 1-866-653-4261), or by visiting www.ftc.gov. Click on **Report Identity Theft** to access the **Identity Theft Recovery Steps**. This one-stop resource for victims of identity theft will guide you through each step of the recovery process, from reporting the crime to creating a personal recovery plan and putting your plan to action.

4. Visit the **IRS website** https://www.irs.gov/uac/taxpayer-guide-to-identity-theft if you're the victim of tax fraud. You'll be able to access the ***Taxpayer Guide to Identity Theft***, which provides education on tax-related identity theft, tips to reduce your risk, and steps for victims to take.

5. Call either your **advisor** or your **Schwab Alliance** team at 800-515-2157 if you suspect you're a victim of fraud. Schwab will escalate your matter to the Fraud Prevention & Investigations team to investigate your case and take necessary precautions to prevent further unauthorized debits.

6. Call either your **advisor** or your **Schwab Alliance** team at 800-515-2157 if you suspect you're a victim of identity theft to discuss general identity theft questions or specific questions, such as how Schwab handles accounts of clients who've had their identity stolen or their account hacked.

7. If appropriate, close any compromised or unauthorized accounts. Alternatively, you may request a cloned account through Schwab Alliance. This allows an identical account to be opened, your assets moved, and the compromised account closed.

8. Run reputable anti-virus/anti-malware/anti-spyware software to clean your computer.

9. Once you've ensured your computer is virus/malware/spyware free, you should change passwords on your accounts. Make each password unique, long, and strong, and use two-factor authentication when available.

Within the first week

1. If the breach occurred at a firm with whom you do business, be sure to follow the legitimate directions provided by that firm. If it offers credit protection services, sign-up for the service.

2. Report the crime to your local police, even though the incident may cross multiple jurisdictions. Your local police will file a formal report and may be able to refer you to additional resources and agencies that can help.

3. Report your stolen money and/or identity to one of the three main credit bureaus. Provide the credit bureau with your police report number and ask them to place a fraud alert on your account to prevent additional fraudulent activity. Once the fraud alert is activated, the two other credit bureaus will receive automatic notification and the fraud alert on your credit report will be in place for seven years with all three credit bureaus. (Without your police report number, the alert will only be in place for 90 days.)

Equifax	Experian	TransUnion
1-800-525-6285	**1-888-397-3742**	**1-800-680-7289**

4. Put a freeze on your credit report with each of the main credit bureaus to prevent the unauthorized opening of accounts. Executing a freeze with one credit bureau will NOT automatically update the others. You can easily unfreeze your credit report when needed. Contact the credit bureaus using this contact information for freezes.

Equifax	Experian	TransUnion
1-800-685-1111	**1-888-397-3742**	**1-888-909-8872**
https://www.equifax.com/personalcredit-report-services/	https://www.experian.com/freeze/center.html	www.transunion.com/securityfreeze

5. Review all recent account statements for unauthorized activity and report any suspicious transactions to the business where the unauthorized or suspicious activity occurred.

6. Consider what other personal information (e.g., birth date, social security number, PIN numbers, account numbers and passwords) may be at risk and alert the appropriate businesses.

7. Begin collecting and saving evidence such as account statements, canceled checks, receipts, and emails that may be useful if an investigation is warranted regarding the cybercrime.

Within the next 30 days and beyond

1. Carefully review statements on all accounts as soon as they arrive. Look for unauthorized activity, and report any suspicious transactions to the business where the unauthorized or suspicious activity occurred.

2. Notify your friends, family, business associates, and other relevant parties in your contact list that you were hacked. Tell them to beware of emails that may have been sent to them from your account.

3. Speak with your advisor regarding precautions you'll jointly take to enhance the identity verification process when you want to execute financial transactions.

For additional protection, consider using a Schwab security token when accessing your Schwab accounts. You can order a free token through Schwab Alliance at 1-800-515-2157.

4. If you're a victim of Social Security fraud, go to www.socialsecurity.gov/myaccount and create an online Social Security account. This will enable you to access and review your statement online and verify its accuracy.

5. Request a credit report every six months to check for unauthorized activity. It will NOT affect your credit score.

Be diligent for the next year in taking precautions to avoid further security incidents.