Online Safety & Security – Protecting your Personal Information Online

Capital Portfolio Management works diligently to keep your personal and account information safe and secure. Here are some tips that might help protect yourself against potential cyber threats and some steps you can take if you feel your information may have been compromised.

Passwords, Passwords, Passwords

Should I say it a fourth time? A strong password system is your first line of defense and arguably the most important. Make sure your passwords are long and contain varying letters, numbers and special characters. Avoid personal words and phrases and don't use the same password for multiple sites. As a best practice, consider using a password manager service to create and maintain long and complicated passwords that will make hackers move on to easier targets.

Only Shop at Secure Sites

Stick to sites and online stores you know. A quick way to see if the site you are on is legitimate is to look for HTTPS at the beginning of the address. If you are not sure, check an online tool like Google Safe Browsing which offers real-time checks against lists of known phishing and malware sites. Follow your instincts, if something looks odd, double check the source and site.

Update your Software

Software updates to your computer, phone and antivirus software are often released to improve security and fight harmful attacks.

Outsmart Email Scams & Social Media phishing

Be on the lookout for phony messages claiming to be your bank or financial Institutions looking to correct a problem. Always call the bank directly to verify and never give your account or personal information in response to an email. Don't open emails or click on links from sites or people you don't know. In many cases, the "Free Gift" or Offer may be a scammer, malware or virus in disguise.

Beware of Public Wi-Fi

Free hotspots and public networks often don't carry the same protections as your home or trusted internet provider. Avoid logging into banking or payment sites like PayPal on public networks. It can wait until you get home.

Monitor & take preventative steps if you think you have been impacted

If you think any of your accounts have been breached DON'T WAIT, act now and update your passwords; not just on the site you believe may have been compromised.

Monitoring your identity through the credit bureaus is another important step. The three major credit bureaus generally offer you a free copy of your credit report and allow you to freeze the sharing of your credit information (Credit freeze)

What is a Credit Freeze? A Credit Freeze blocks the credit bureaus from allowing access to your credit information. Scammers' access your information to open fraudulent accounts in your name; those attempts would be blocked. You can release the freeze when you are actually looking to share your information.

To Freeze your credit, you will need to contact the three major credit bureaus (below) and generally provide them with your personal information to request the block:

Equifax: 800-349-9960 or their website Equifax.com

Experian: 888-397-3742 or Experian.com

TransUnion: 888-909-8872 or Transunion.com

We are available to help you make sure your accounts are safe and secure. If you have any questions or would like additional assistance with protecting your CPMI accounts, please give us a call 410-667-4575 **Be safe out there!**