



Steps You Can Take to Protect Your Identity

Identity theft is a reality in the digital age. You can take steps to protect yourself, but if you don't, you might suffer major consequences.

Hackers and identity thieves look for the easiest marks. They take advantage of trusting attitudes and the belief that identity theft can't happen to you. Don't wait until you become a victim — now is the time to take some sensible precautions.

Secure your Wi-Fi. Networks are ripe grounds for data theft. You can secure your home Wi-Fi with password protection and encryption. A firewall with anti-malware software will help detect and defeat digital assaults such as spam links and Trojan horses. You can use virtual private network (VPN) software to secure your Wi-Fi connections and shield your browsing from spying eyes.

Hackers want your account numbers. You are most vulnerable when you make an online credit card purchase. To prevent theft of your credit card number, consider using a card that offers you one-time-only virtual account numbers that fraudsters can't reuse. When shopping online, stick to reputable merchants and always verify that their website addresses start with "https:" — an extra layer of security between the web and your browser.

Take sensible steps to secure your accounts. You can start by using longer and more complicated passwords and change them periodically. You can use a secure password manager so you don't have to remember your passwords. Also, many websites now offer two-factor authentication that messages or emails you a temporary PIN that you must enter to gain access. Never enter account numbers into emails, especially emails that have links. These links can take you to fake websites where thieves can steal your data.

Monitor your banking and credit. Always check your monthly bank/brokerage statements for strange entries. Periodically review your credit reports for mistakes and unauthorized transactions. Use a bank and broker that sends out alerts for questionable or large transactions. You should be able to set an alert threshold amount for large payments and withdrawals to warn you of unusual activity.

A little paranoia is a good thing. You've worked hard to accumulate your wealth. Don't put it at risk. Call or email if you'd like me to review your security status and show you how to keep your data safe. Identity theft is real and costly — don't let it happen to you.

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