

Cyber Security Series

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Social Media Issues

You just adopted an adorable new puppy and couldn't wait to take to social media and proudly post a picture of the new addition to the family, naming him Max. Your grandchild just graduated college and your son/daughter just posted on social media, tagging their grandparents on how proud they are. How about that post from your best friend about your upcoming Class of 1970 high school reunion. These are happy times you are simply sharing right! **WRONG!!!!**

Social Media Issues

Your personal profile provides all the answers to your security questions. So, let's say your log-in for your bank account is your email. Your email is readily available. A hacker can go to your Facebook page and download all your personal information, such as where you went to school, what your dog's name is, your children's name and read through the stories of your friends and family and see all the pictures. You had made a purchase at a local store and the clerk took a photo of the check you left off, or you sent a check in the mail and they copied the information. Their hacker friend has the account information, your address, your email address, and your profile. They go out to the website, indicate that they forgot their password and they get a list of personal questions that they can answer easily based upon your personal profile. You told them the answers!

Additionally, if you provide the personal information in great detail, someone can open charge accounts, obtain a cell phone, etc.

Protect your privacy settings on your social media. In Facebook, Twitter, YouTube and LinkedIn by using the strongest privacy settings. In addition, think about who you are befriending on social media. Should the son of a friend of a friend, who you met once, know that you are on vacation by seeing pictures of you on Easter Island? How about the fact that you won't be back until three weeks from now?

We all need to keep our privacy settings at the top of the mind. We need to pay attention to the notices that our privacy settings have changed. The hosts of our social media are trying to keep in front of the hackers, but they can't help if we fall behind on the privacy settings. The authors of ***Hack-Proof Your Life Now***, Sean M. Bailey and Devin Kropp, indicate that 4 out of every 10 social media users have some fraud by hackers. That should be a wake-up call for all of us.

Throughout our income earning years, we take the necessary steps so that we may retire comfortably, both financially and emotionally. We all do our best to keep our finances and information secure, but a small mistake or absent minded click can put us into Cyber Chasm that could take years to fix and be very expensive, draining you of all your efforts. We are providing this series of our Client and Advisor

Newsletters to alert you about some actions you should take to protect your own personal data so that what you worked so hard for can be protected.

Our comprehensive program at Edu4Retirement, Inc. is designed to teach people about retirement and the various issues that confront each person as they make their solo journey into retirement. To obtain copies of other series, visit our website at <http://www.edu4retirement.com/p/newsletters>.

We are forever learning as we go through this process, since family dynamics, personal desires and amounts involved can be infinitely different. However, the patterns we see in personal behavior and decisions of our clients make our experience very helpful to most.

Michael Callahan and Steve Tillona are available for any questions that may arise as you make this journey. You may contact us at:

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