

CYBER SECURITY AND YOU

August 2018

QUICK TIP:

What you might see to indicate your data has been compromised:

- Stolen money from your checking or savings account.
- Funds stolen from your tax return.
- Stolen Social Security benefits.
- A charge to your Medicare benefits.
- A charge to your investments.
- A new credit card in your name.
- A new utility account in your name.
- A new loan in your name.
- A new mortgage in your name.

I THINK I HAVE BEEN HACKED, WHAT NOW?

Unfortunately, despite our best efforts, your data may be compromised. This month's tip is all about how to get help and help yourself. Here is how to get started:

1. Lockdown the problem account.

Let the Bank (or company) know as soon as possible to keep the problem from getting worse.

2. Review credit card and bank statements for unauthorized charges.

Make certain you are not missing any compromised accounts or newly created accounts. Credit Reports are a great tool and are free of charge.

3. File a report with the Federal Trade Commission and local police.

4. Change your passwords on all your accounts.

If one account was compromised, how certain are you that this is the only one? That password manager that you (should) use will make this quick and easy.

5. Sign up for a credit monitoring service, if offered.

There are several inexpensive options to make sure you are aware of any issues.

6. Place a fraud alert on your credit reports.

This requires creditors to take extra steps before any new accounts can be created and last 90 days by default. You only need to request it from one of the three; that agency should notify the other two.

7. Consider opening new credit card and financial accounts.

Talk to the financial institution to decide what is best.

8. Adjust your account settings.

Require Multi-factor Authentication on any account that has the option. Change passwords on a regular basis and use strong complex passwords.

9. Consider a credit freeze.

This just means the credit bureaus will not share your credit report with anyone.

WHAT RESOURCES ARE THERE TO HELP ME?

The government has dramatically increased the information and resources available from many agencies.

[IdentityTheft.gov](https://www.identitytheft.gov) is a site the FTC setup to get you on the path of reporting the issue and creating a plan to clean it up. Many other helpful sites offer guidance as well, here are just a few:

<https://lifehacker.com>

<https://www.forbes.com>

<https://www.investopedia.com>

