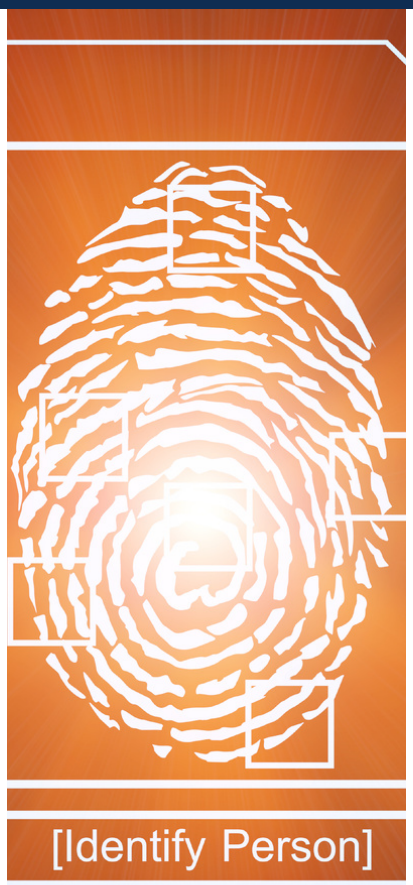
CLICK THIS. NOT THAT.

Do's and Don'ts for Safeguarding Your Personal Identity Online



Personal identity crimes are on the rise. In fact, according to the Federal Bureau of Investigations (FBI) identity theft remains among the top five internet crimes. Even more disturbing? A recent 2021 Trends in Identity reportfrom the Identity Theft Resource Center (ITRC) said that a full 50 percent of the incidents were the result of sharing personal identification information (PII) with the cyber criminals and led to these alarming statistics:

40% of identity theft resulted in financial account misuse

37% of account takeovers were with bank/financial accounts

36% of new account fraud was with credit cards

With criminal activity on the uptick and online holiday shopping right around the corner, it is important to remain vigilant against cyber criminals who want to steal your personal data. (And your holiday spirit.)

Do you know what to do – and what not to do – to stay cyber safe?

Without further ado, here are the do's and don'ts from the U.S. Cybersecurity & Infrastructure Security Agency (CISA) and other industry sources that can help you avoid becoming a victim of personal identity theft.

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WHEN ONLINE SHOPPING

Shop with reputable retailers. Look for “https” in URLs when you shop online so you know your information is encrypted

Make sure the closed padlock icon is in the correct spot for your browser

Avoid public WI-FI where hackers may be able to access your browser history and data

Shop at home or in a private setting where no people or cameras could be watching

Check your shopping app settings and confirm that it keeps your data secure

Check bills carefully for errors or charges you did not make and report any issues

Use a credit card with a low spending limit for online purchases

Be skeptical of urgent emails that request personal data, such as: driver’s license number, passport image, credit card account, etc.

Respond to questions from the retailer directly on its' website or calling the service line

Trust your instinct if a deal seems “too good to be true"

Conduct transactions on websites that only have “http” in their URL

Be fooled by “fake” padlock icons that are on a website

Use free public WI-FI or websites that store your sensitive or confidential information

Forget to disable “save password” option, log out when done, and delete browsing history

Use a debit card connected to your bank account

Share personal data electronically before you confirm the retailer is legit

Avoid sending sensitive or confidential information directly through email, even if asked

Forward any suspicious emails to others

WHEN MAKING HOLIDAY DONATIONS

Contact the charitable organization personally to make your donation

Give personal financial information to an unknown phone solicitor

WHEN CHECKING EMAIL

Only open messages that are from those you know or are expecting

Beware of embedded links or attachments

Delete any emails that seem suspicious, have poor spelling or grammar, generic greetings, or need urgent action

Click on unverified links in email messages or assume all links are safe to click

WHEN MANAGING YOUR SYSTEM

Install anti-virus and anti-spyware protection on your computer

Update security apps and software on a regular basis

Erase and destroy your hard disk if you are getting a new computer

Use strong, unique passwords/phrases for every online account you have; do not share them with anyone

Consider using a password manager to create and remember passwords

Ignore security patches

Donate an old computer or bring it to a recycling center without completely removing everything from the hard drive first

Default to using the same password for every website or account login

Click “remember my password” on web login screens

Shopping, gifting, and donating online can be fast, convenient, and efficient. Just make sure it's safe, too!

CONSIDER CYBER INSURANCE

Typically available as an addition to your homeowners insurance policy, personal cyber insurance can cover a wide array of cybercrimes, ranging from cyber and ransomware attacks to data breaches and online fraud. Since all policies are different, it's important to discuss your specific needs and situation with your insurance broker and understand what's covered, what's not, and available coverage limit options.

For more tips about how you can keep your personal data secure, particularly during the upcoming holiday season, contact us today.

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