Protecting Yourself Online Prepared by Barry Cowen

Florida is the #1 scam and ID theft state in the USA. Seniors are the most vulnerable victims. Follow the tips below to protect yourself.

- 1. Wherever possible, use two factor authentication (multiple logins).
- 2. Find information on the individual(s) you are dealing with.
- 3. Learn how to conduct safe transactions. Use credit instead of debit.
- 4. Never give your password, Pin #, or SSN. If they ask, hang up.
- 5. Use different special purpose (spam, shopping, etc) e-mail addresses from different providers (Gmail and Microsoft are safest)
- 6. Buy a shredder and use it to dispose of confidential information.
- 7. Use the Private or Incognito mode in your browser(s).
- 8. Don't send money in any form to someone you don't know.
- 9. Don't reply to e-mail or text messages asking for personal or financial information. Don't click on unfamiliar links in e-mails.
- 10. Don't click on unfamiliar links in e-mails or text messages. (Phishing)
- 11. Don't call phone numbers included in an e-mail link or text message.
- 12. Verify company e-mail addresses and (toll-free) telephone #s.
- 13. If it sounds too good to be true, it probably is.
- 14. Don't agree to deposit a check and wire money back.
- 15. Never give away your PIN code. Report anyone who asks for it.
- 16. Report all suspicious e-mails to the appropriate parties.
- 17. Monitor all financial statements on a regular basis.
- 18. Get a free quarterly report from each credit bureau through annualcreditreport.com.
- 19. Stay alert
- 20. What have you got to lose? Everything if you're not careful.