



Protect Your Assets From Identity Thieves

Identity thieves and cyber criminals are relentless in their pursuit of personal information, and in some cases, financial assets. Total combined fraud losses reached \$43 billion in 2023, with traditional identity fraud accounting for \$23 billion.* Through education and good cyber security practices, you can significantly reduce the risk of becoming a victim of fraud and cybercrime.

During the holiday season, cybercrime activity triples. Fake package delivery e-mails, retailer notifications, and e-cards are just a few tactics that criminals employ.

Don't Get Hooked by Phishing. Beware of carelessly opening attachments or clicking on hyperlinks in e-mails. Viruses, ransomware, and password theft could be one wrong click away.

Passwords Are the Key to Your Information and Assets. Always protect passwords associated with your bank account(s), e-mail, computer, and social media profile. Don't share or provide a password over the phone or through a link you receive in an e-mail. No financial services or IT professional will ever have a legitimate reason to ask for your password.

Be Mindful of Social Engineering Attempts. Cyber criminals rely on fear, hope, and trust. Phone calls and e-mails with a sense of urgency, legal threats, or incredible offers are a few tactics used to get your personal information or money. Don't trust unsolicited phone calls or e-mails asking for payment or personal information.

Public Wi-Fi Is a Hunting Ground for Cyber Criminals. You might think you are connecting to a legitimate and safe public Wi-Fi network. Criminals can easily spoof these networks and intercept your information. Your passwords, e-mails, and personal information are all at risk. If you must connect to public Wi-Fi through your phone or computer, consider using a virtual private network (VPN) service.

* Source: AARP, "Identity Fraud Cost Americans \$43 Billion in 2023," published April 10, 2024

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