

A recent Javelin survey found that **consumers with smartphones are 30% more likely to be victims of identify fraud**. The survey also found that certain behaviors on social media can put consumers at risk. For example, 68% of social media users have their birthday information posted in their public profile.

Protect Your Device

When using the internet, especially for activities that put your personal and financial information at risk (like internet shopping or banking), be sure to protect the device you use to connect. Whether that's a computer, tablet or smartphone, be sure to keep your virus protection software up to date, install and activate a firewall and use spyware software. It's also good practice to password protect your computer or encrypt your mobile device in case it is ever lost or stolen. If you do conduct financial transactions online, check to make sure you're on a secure website. You'll see *https://* instead of *http://* on all pages of the website.



Protect Your Email

Email is another potentially vulnerable source of sensitive financial information. Never send your Social Security Number, bank account or credit card information via e-mail, and be wary of emails that ask you to confirm your personal information. Always call the institution using the number you have (on your billing

statement or the back of the credit card), not the number listed in the e-mail.

In addition, never share your login and password information and do not store this information in your e-mail for convenience. If your e-mail is ever compromised, a simple search will hand-deliver all of that information to criminals. A better alternative is to store login and password information in an encrypted file on a computer that is not connected to the internet or simply writing them down and keeping them in a safe or lockbox.

Create Better Passwords

No matter how secure a financial institution or shopping website may be, if your password is easy to guess you are still at risk of fraud. Do not use your name, birthday or pet's name, as this information is readily available to many people, especially if you post it on social media. The best passwords are often derived from an entire phrase, rather than a single word, and incorporate letters, numbers and special characters. For example, the song lyric "Don't worry; be happy" can be transformed into this password: *d0ntwry_Bhpy*.

Finally, if you suspect your account has been compromised, contact your financial institution and credit card company immediately to minimize the damage and protect your assets.