



## Checklist for Protecting Your Financial Identity

### Safeguard Usernames and Passwords

- Do not share your usernames and passwords with anyone and do not save them on your hard drive.
- Avoid using birthdates, phone numbers and/or initials as passwords. Strong passwords contain at least 8 characters and a combination of either letters, numbers, special characters and/or a mix of upper and lower case letters.
- Change your passwords every 45-90 days and refrain from using the same password for multiple accounts.

### Protect Your Computer

- Use a reputable anti-virus program and configure your security settings to receive notifications to keep the program updated.
- Be prudent about the e-mail messages you open. Use your e-mail provider's spam filter—most computer viruses come through opening infected attachments or clicking on links within spam messages. In some cases, you can infect your computer simply by opening an infected message.
- Avoid using a public or shared computer, especially when you are viewing your financial information online.

### Use Wisdom on the Web

- Confirm that you are using a secure web connection by looking for web site addresses that start with <https://> rather than <http://> and look for a secure symbol such as a closed padlock icon or a key icon on your status bar.
- Turn off wireless connectivity if you leave your computer, and always log out of websites completely.
- Use caution when downloading software or files from the web.

### Examine Your Financial Records

- Review your monthly financial activity and contact your financial institution if you see transactions you are unfamiliar with.
- Review your credit report for inaccuracies or unauthorized activity.
- Maintain financial records and statement in a safe place and shred documents containing sensitive information (rather than tossing in the trash).