



Five ways to help protect your family online

From listening to music to ordering groceries to working from home, almost all aspects of our daily lives are connected to the internet in some way. But our always-connected nature can come with risks: According to the FBI's "2020 Internet Crime Report," the bureau's Internet Crime Complaint Center averaged almost 15,000 complaints a week and recorded \$4.1 billion in victim losses in 2020.

Here are some ways to help protect your family online:

1. Learn to spot imposter scams

Have you ever received a call, text, or email regarding suspicious activity detected on your account or suspended online access? It could be a scammer trying to convince you to share sensitive information that would enable them to access your accounts.

Increasingly, criminals are able to impersonate financial institutions, large companies, and even government agencies by spoofing caller ID or email addresses so they appear to be legitimate. When you receive a suspicious or unexpected communication, do not respond or click any email links. Instead, contact the company directly using a phone number on its website. Learn more about how to spot common scams at wellsfargo.com/security.

2. Manage and monitor your credit

If your data has been compromised through a security breach, consider placing a fraud alert on your credit file by contacting one of the three major credit bureaus – Equifax, Experian, and TransUnion. The one you contact will automatically notify the others.

Make a habit of reviewing your credit report annually. You can request a free report at annualcreditreport.com for yourself and children over the age of 13. Look for unauthorized accounts that may have been opened in your names.

3. Limit what you share on social media

Thieves scour social media profiles for clues to security questions, passwords, and other information that could help them impersonate potential victims online.

First, set your profiles to *private* – and encourage your family members to do the same. Also, restrict your social media contacts to people you know personally. Finally, watch what information you disclose. Revealing too much personal information in your social profiles or posts can put you at greater risk of identity theft, especially if your bank or other companies use that information to verify your identity.

4. Protect your home network

Create a strong password for your wireless network in your home. Use a unique phrase with a mix of letters, numbers, and special characters. Avoid using any part of your name or email address, information shared on social media, or anything else someone could easily guess.

When you are configuring your router, the Department of Homeland Security recommends choosing the Wi-Fi Protected Access 2 (WPA2) Advanced Encryption Standard (AES) setting, which is the strongest encryption option.

5. Stay up to date

Cybercriminals change their tactics frequently, so try to stay on top of the latest threats. Keep your devices and apps updated with the latest security patches, and be sure to review the resources provided by your bank, investment firm, and other financial providers to understand ways to help protect your family and yourself online. Sign up to receive scam alerts from the Federal Trade Commission by visiting ftc.gov and selecting Get Consumer Alerts.

As always, if you have any questions on this topic or any others, feel free to contact any of us at any time.

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* <https://disabilitycanhappen.org/overview/>

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