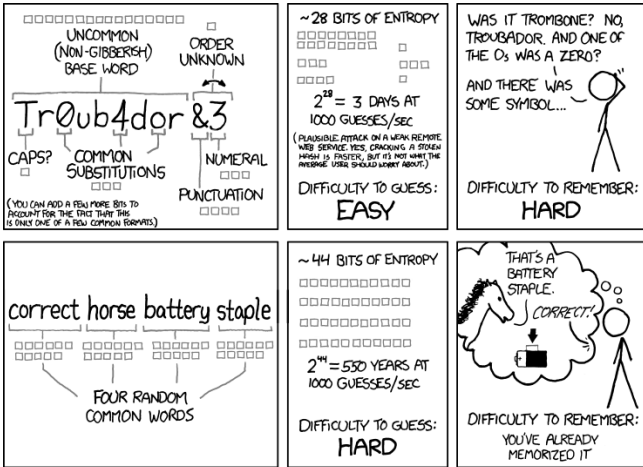


DAC Insights: Cybersecurity... How To Protect Yourself

DIVIDEND ASSETS CAPITAL – INVESTMENT STRATEGIES FOR RISING INCOME & GROWTH

As more and more of our lives move online, security of our personal information has become increasingly important. To help you better mitigate the risks associated with online threats, we have addressed several simple steps you can take to help maintain security of your information and identity online.



THROUGH 20 YEARS OF EFFORT, WE'VE SUCCESSFULLY TRAINED EVERYONE TO USE PASSWORDS THAT ARE HARD FOR HUMANS TO REMEMBER, BUT EASY FOR COMPUTERS TO GUESS.

Source: xkcd.com, DAC Research

2. MULTI-FACTOR AUTHENTICATION: Multi-factor authentication is a method of secure access that requires more than one type of verification. Think having to have both a plane ticket and a matching photo ID to board a commercial flight. The most common form of this is two-factor authentication, which involves using a password in combination with a unique number, often sent to you by email or text, each time you log in to a website. The major advantage to multi-factor authentication is that even if a password is compromised, a bad actor would only have part of the information needed to access an account.

1. PASSWORDS: Many websites have increasingly stringent minimum requirements for passwords, such as complexity and length. Unfortunately, trying to remember a random string of letters, numbers, and symbols can be difficult. The simplest solution to this is using a passphrase instead. A passphrase is a phrase that you can easily remember, is long, and is difficult to guess. The best phrases are those that have a special meaning to you but are not something people can find out easily. Also, substituting numbers and symbols for letters or words also helps with the complexity. Examples of this are "Bill.drives.3.red.cars.2day" or "it'S,noT,U,it's,m3". Try also to not use the exact same password for different accounts. You can also use a password manager, which will help you keep your passwords all in one place.



Source: Marshall University, DAC Research



Source: Chartered Management Institute, DAC Research

3. SOCIAL MEDIA RISKS: One manner in which unauthorized access of, say, an email account can be achieved is by using information gleaned from public posts on social media to successfully answer password reset questions. In general it is best to limit the amount of information that you share with the general public on social media. An additional step you can take is to ensure the answers to your security questions are things that cannot be easily guessed, looked up, or inferred from your basic information.



Source: Investopedia, DAC Research

- 5. MONITOR YOUR ACCOUNT ACTIVITY:** Similar to checking credit card and bank account statements for suspicious activity, many secure websites have logs for when and where logins have occurred. These logs can range from something as simple as a time and date of the last log in to extensive log in histories. If you don't recognize the activity, or are even unsure, you should immediately change your password and contact the company to let them know about the suspicious activity on your account.



<https://www.equifax.com/>

<https://www.experian.com/>

<https://www.transunion.com/>

- 4. PHISHING:** It is becoming increasingly common to receive an email informing you there is an urgent problem and instructs you to click a link or reply with sensitive information in order to resolve the issue. These types of emails are called phishing attacks and are becoming more and more sophisticated. While some emails requesting action may be legitimate, it is better to manually type into a web browser the site you wish to visit rather than click on an email link. Alternatively, calling the account provider or the presumed requestor directly is another simple and secure way to resolve these issues. This way if there is an issue with, say, your Bank of America account password, or your boss wants to know what your private cell number is, you can verify this without using an email link.



Source: imgflip.com, DAC Research

- 6. MONITOR YOUR CREDIT REPORTS:** Many states allow residents to get a free credit report at least once a year from one or all of the three major credit reporting agencies. Additionally, there are services out there which can monitor your credit reports for you. These services typically come with help lines and guides for what to do if you spot suspicious or unauthorized activity within your reports. Monitoring credit reports for suspicious activity is a great way to identify any potential unauthorized access of your online accounts.
- 7. CONSIDER FREEZING YOUR CREDIT:** This is a bit of a more extreme step, but it is effective at both limiting what can be done with your personal information and cutting down on junk mail. Freezing your credit stops the credit reporting agencies from releasing information to companies that would extend you credit, like a mortgage or a credit card. The process has become easier over the years and completed with a visit each of the three credit reporting companies' websites to request a freeze. Just make sure to lift that freeze before trying to secure a new credit accounts, like a new credit card or refinance a home.

8. MASS HACKING EVENTS: Routinely checking to see if your account(s) may have been involved in a mass hacking event is a very simple yet effective activity. There are a variety of websites you can use to see which companies have been victims of data breaches, with some even having the ability to enter your email to see if it was part of a leak. The most commonly used of these sites is www.haveibeenpwned.com which has lots of information on data breaches and features the ability to search an email address or phone number to see which, if any, of your accounts may have been affected.

The simple steps outlined above can help you better secure your information online. If you suspect that your identity may have been compromised, it is best to contact your bank, credit card company, and/or state and local law enforcement. Most of these organizations have a variety of resources available for victims of identity theft.

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