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Considerations for steps to take* now and ongoing in response to or to guard against fraud or identity theft are outlined below.

Be on the alert for suspicious activity related to your accounts, credit report and financial products.
Contact our office with any questions.

1. **Be cautious when in engaging in online activities.**
 - a. **Always question the legitimacy of emails** or other communications, even those claiming to notify you of a security breach.
 - b. **Do not enter nor provide information in response** to emails, pop-ups, phone calls, or links.
2. **Notify your team of professionals** (CPA, Advisor, Attorney). Weatherly can help restrict activity and repaper your accounts when a compromise involves 2 pieces of personally identifiable information
3. For incidents involving **ransomware or fraud, consider notifying**
 - a. your **local law enforcement/police department**
 - b. the **FBI Internet eCrime Complaint Center (IC3)**: <https://www.ic3.gov/default.aspx>
4. Arrange to **have your computer and/or other devices screened** for virus, ransomware, malware
5. **Dedicate time to change your passwords** for all:
 - a. **Devices/hardware**
 - i. Phone, laptop, router, modem, etc
 - b. **online activity**
 - i. Banking, email accounts, iTunes, credit card account, common shopped merchant accounts, medical record portals, (i.e. amazon, paypal, ebay, etc).
6. Set up **MFA multi-factor authentication** on all log-ins (2-step log-in process) for items in #5 above. These are for your use only; do not share with anyone. MFA codes are for online use only and should not be read back/provided over the phone nor via text.
7. Employ your own **password policy** to address the following:
 - a. Employ biometric ID on applications whenever/wherever offered (touch ID, facial recognition)
 - b. Robust passwords- length is primary strengthener here. Use a password of minimum 10 characters. Consider a phrase or even a sentence (i.e. "ilovetomakepasswords")
 - c. Use different passwords for different websites/applications. Never use the same password across multiple platforms.
 - d. Utilize a password manager to help generate, track . Examples include: LastPass, Dashlane, Keeper
8. **Consider placing a credit freeze** on your accounts which will make it more difficult for someone to open an account. For more information: <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>. Please contact Weatherly if you have questions
9. If you **become a victim of identity theft, file a complaint with the Federal Trade Commission at** <https://identitytheft.gov>. The FTC also provides detailed and specific information about identity theft at their website, which we encourage you to review.
10. Obtain a **free credit report** every year at: www.annualcreditreport.com.
11. **Consider utilizing a credit monitoring service.** Examples include
 - a. LifeLock <https://www.lifelock.com/how-it-works/how-we-protect-you/>
 - b. Experian <http://www.experian.com/consumer-products/credit-monitoring.html>
 - c. TransUnion <https://www.transunion.com/credit-monitoring>
12. Play good defense in the future:
 - a. Encrypt all hard drives
 - b. Employ "find my iphone" or similar tool on other mobile devices
 - c. Second check before you click, slow down before you share; pick up the phone to verify even items that appear safe or known.
 - d. Teach your friends and family behaviors that focus on identity protection

*These steps are provided as a courtesy. Consult an IT or cybersecurity professional for situations specific to your needs. Weatherly Asset Management, LP. Working with a highly-rated adviser does not ensure that a client or prospective client will experience a higher level of performance or results. Past performance is not necessarily indicative of future results. Disclosures: <http://www.weatherlyassetmgt.com/adv/>, <https://3b4nu03zhqkr21euttbrqaxm-wpengine.netdna-ssl.com/wp-content/uploads/2018/11/Equity-Composite-Performance.pdf>, <https://3b4nu03zhqkr21euttbrqaxm-wpengine.netdna-ssl.com/wp-content/uploads/2018/11/Balanced-Composite-Performance.pdf>, <https://3b4nu03zhqkr21euttbrqaxm-wpengine.netdna-ssl.com/wp-content/uploads/2018/11/Fixed-Income-Composite-Performance.pdf>