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FINANCIAL FOCUS



Lane Gorman Trubitt, PLLC
Accountants & Advisors

Your Accounting for a New Economy

Protecting Yourself from Cybertheft

Over the last ten years, the internet has become an integral part of our everyday lives. From work to when we go to bed at night it's hard to imagine any part of our daily routine that does not rely upon online connectivity. We shop online, work online, bank online and are entertained online. Many of us even place takeout food orders online. By conducting more of our financial business virtually, we have exposed ourselves to more risk of identity theft.

Never before has so much of our personal information be so readily available to tech savvy hackers looking to use your personal finances as their private trust fund. While there may not be away to guarantee your security online, there are things you can do to proactively safeguard yourself from falling prey to Cybertheft.

- **Educate Yourself:** As much as the internet has benefitted criminals it has also provided you with your single best weapon with which to combat them – Education. Whenever a new virus, Trojan or scam makes the virtual rounds the online community knows about it almost instantly and begins explaining how best to avoid it. Read up on the latest online threats and educate yourself as to the best ways to avoid becoming a victim.
- **Be Vigilant:** The more cautious you are, the more difficult it is for a criminal to victimize you. Always be careful when sharing information online. When entering sensitive information be aware of what is populated in the address bar. Make sure it's a legitimate, secured site. All too often people get an email that says it's from their bank, and when they click on an attached link it takes them to a website unassociated with their bank where they divulge all the information anyone would need to gain access to their accounts. NEVER enter personal information in a link that you have received via email – instead go to the business' or organization's website directly.

- **Protect Your Passwords:** Passwords have become a necessary part of our lives, and most of have several that we have to keep track of. Use different passwords for all of your various accounts, and use a combination of letters, numbers and symbols. For example, let's say you want to use your daughter's name, "Alice", for your password. Instead of using the usual spelling consider: "@1i(3". By substituting @ for A, the number 1 for L, a(for C, and a 3 for E you have created a password that is much more difficult to hack, but still easy to remember. Before entering any of your passwords into a website, make sure it's secure. Before the website in the address bar there should be an "HTTPS" rather than the standard "HTTP" the addition of the "S" indicates that you are on a secure website, and it is safe to submit your password.

By following these three simple steps you can help defend yourself from those looking to steal from you online.