

7/7/2023: Protecting Your Identity Online

In today's world, protecting your identity is crucial. According to the Federal Trade Commission, there were over 1.1 million reports of identity theft received in 2022. From online transactions to social media interactions, your personal information is constantly at risk of falling into the wrong hands. This week, we've put together a list of simple yet effective steps you can take to keep your information secure online.

• Use Strong Passwords: Imagine your password as a fortress that protects all your sensitive information. Just like you wouldn't want a weak lock on your front door, you need strong passwords to keep digital intruders out. Avoid using common combinations like "123456" or "Password." Instead, create unique passphrases that include a mix of upper and lowercase letters, numbers, and special characters.

• **Enable Multi-Factor Authentication:** Multi-factor authentication (MFA) simply adds additional layers of security, like adding extra locks to your door. Multi-factor authentication requires you to provide additional forms of verification, usually your password along with a unique code sent to your device or biometrics. If your password is ever compromised and you have MFA enabled, scammers wouldn't be able to access your information without getting through the additional verification.

• **Phishing:** Phishing is like fishing, but instead of catching fish, scammers try to hook your personal information. They may send you deceptive emails, text messages, or even create bogus websites that appear genuine. Always be cautious and double-check before sharing any personal or financial information. Be skeptical. Avoid clicking on suspicious links or downloading attachments from unknown sources. When in doubt, contact the organization directly using only information you've obtained from their official website.

• Social Media Sharing: Social media is a great platform to connect with friends and family, share experiences, and learn about various topics you're interested in. However, sharing too much personal information can make you an easy target for identity theft. Review your privacy settings and limit information visible to the public. Be cautious of accepting friend requests or connecting with strangers and never share sensitive details including your full address, phone number, or birthdate. It's also a good practice to steer clear of online quizzes, even though they might seem like harmless questions at first glance. Several of the most popular questions in these quizzes are the same ones frequently used for account recovery or identity verification. By providing these responses, you could be giving scammers the information needed to access your accounts and steal your identity.