

Safeguarding Against Identity Theft

1. Don't share your personal or financial information unless absolutely necessary.
2. Be wary of e-mails and texts requesting your personal information (i.e., phishing). Legitimate companies do not request information from you in this manner.
3. Sign-up for paperless statements and bills when available. Shred personal and confidential documents.
4. Monitor your account statements (monthly) and credit reports (at least annually). Remember, you can request your credit reports from the 3 major credit bureaus once a year for free.
5. Make sure your anti-virus, anti-malware and anti-spamware software on your computer is current and active. Your computer's firewall should always remain on as well.
6. Create strong passwords. An eight character minimum with letters, numbers and symbols is a good start. Don't use the same password for multiple accounts, and change them frequently. Whenever possible, use dual-authentication.
7. Be cautious when using public wireless networks. Make sure your home wireless network is password protected.
8. Protect your mobile electronics. Lock them when not in use and set the auto-lock feature when available. Use a stronger passcode than the typical four digit code. Clear data (old texts, etc.) frequently and "wipe" your phone yourself before turning back into your carrier or selling to a third part. Only download apps from reputable sources.
9. Exercise caution on social media. Treat all posts as if they are public and permanent. Never share confidential information. Set security options to limit access to your profile. Don't accept every invitation you receive.

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