EDGE CAPITAL GROUP

EDGE INSIGHTS & SERVICES

Important Year 2021 Resolutions -10 Ways to Protect Yourself from Cyber-Crime

1. **Question everything** you receive by mail, text, or e-mail. "When in doubt, delete it out".

2. **Think like a hacker**. Search yourself on the internet to see what is public. Keep your social media accounts private. Hackers "phish" based on your personal interests and background. If you find information online that you do not wish to be public, you can request that information be removed by contacting the Administrator of the website.

3. **Protect passwords.** DO NOT reuse passwords. Never auto-save your username and password information. Increase length and complexity of passwords: consider favorite quotes or quotes from favorite movies. Also consider using password management systems such as Last Pass or Keeper to protect your credentials.

4. **Use multi factor authentication.** This includes security questions, text verification, PINS, fingerprint authentication, or facial recognition. The additional inconvenience is worth it.

5. **DO NOT use public Wi-Fi for confidential transactions**. Use a VPN (Virtual Private Network) on the go. Ensure home Wi-Fi networks are secure – use WPA2 or WPA 3 security and a unique password. Call your internet provider if you are not sure about what you have.

6. **Never send money without a phone call verification**. Also, websites that begin with https: (as opposed to just http:) have a layer of encryption called the secure sockets layer, or SSL. Never enter your credit card information or other sensitive data into a site without the "s."

7. **If you suspect fraud,** consider freezing your credit at all 3 credit agencies-Equifax, TransUnion, and Experian. You will have to provide validation for all credit checks.

8. **Disable all "smart home" devices when discussing confidential matters**, especially voice activated "smart speakers" such as Alexa, Siri, etc.

9. **Protect your small business** in addition to personal devices. Ransomware or blackmail-style hacking is on the rise. Keep computer software up to date, including firmware on routers and modems. Install and update antivirus/malware software like Norton, McAfee or Total AV on all devices. Small businesses should secure their Wi-Fi networks, train employees on cyber security, and consider using third-party security companies to protect their data. Make sure your legal team is prepared. Cyber liability insurance can help a small business survive cyber-attacks by paying for customer notification, credit monitoring, legal fees and fines after a data breach.

10. **Keep backup files** such as a separate hard drive. Back up your important files every few months.

ABOUT EDGE CAPITAL

Edge Capital is an SEC Registered Investment Advisor whose objective advice helps individuals and institutions realize their investment management goals. The Edge Strategy Team's thoughtful and timely reports are based on extensive independent research and analysis of firms, financial developments, and macroeconomic trends.

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