

Financial Data Security Checkup



You can buy a lock for your valuables... but what about protection for your financial data? When it comes to protecting your intangible valuables like credit card information, bank statements and Social Security data, you are your own best line of defense. Use this quick list to make sure your info is protected from financial data thieves' sticky fingers:

Know your credit report.

You can get one free annual credit report from each of the three main credit bureaus (Experian, Equifax, Transunion)—space them out so you catch any fraudulent activity throughout the year.



Put your wallet on a diet.



Keep only the credit cards you need with you, and don't keep your Social Security card in there unless you absolutely need the hard copy that day.

Read first, then pay.

Make sure you read through your credit card bill each month, scanning for any charges that don't look familiar.



Don't be bait for phishing.



Phishing scams create fake websites or emails that impersonate legitimate companies. Never click on links from suspicious emails and always go to your bank's website by typing its address into your browser.

Use a credit card online.

Credit cards generally offer higher fraud liability protection than debit cards. Take good care of your passwords. Change them often, don't use the same one for all your accounts, and keep them in a secure place.



Forget your phone etiquette.



Say no to giving out payment or personal information on a call that you didn't initiate, and avoid giving your Social Security number unless absolutely necessary.

Use another pair of eyes.

Most banks offer email or even text message services that alert you when there's been certain activity on your account.



Know when to shred.



A good rule of thumb is to shred anything with your Social Security number and account information on it

Contact your **Caissa Wealth Strategies** advisor to discuss the safety of your financial information and other ways to protect yourself from financial fraud.

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