TAKE CHARGE AMERICA OFFERS TIPS FOR SAFEGUARDING PERSONAL FINANCES ONLINE

Nonprofit credit counseling agency shares do’s, don’ts for protecting online security, preventing identity theft

PHOENIX – (Sept. 15, 2015) – The past few years have seen a huge surge in data breaches and identity theft. In addition to major breaches of high-profile corporations, a study from Javelin Strategy & Research reported that a new case of identity fraud occurred every two seconds in the United States last year.

“Everyone is aware of the problem, but many people feel powerless when it comes to keeping their identities safe from criminals,” said Mike Sullivan, a spokesperson with Take Charge America, a national nonprofit financial education and credit counseling agency. “Thieves are getting smarter, but at the same time, consumers don’t realize that many of their online behaviors are putting their IDs at risk.”

Sullivan offers the following tips to help consumers ensure their financial safety online:

• **Keep personal information personal**: Don’t give out your Social Security number or financial account details to an organization you don’t trust – and never to someone who calls or emails you to verify your personal information. Financial institutions don’t solicit this information in an unsecured manner.

• **Safeguard your computer**: Install a personal firewall and an up-to-date software security package.

• **Don’t click on links from unknown sources**: Clicking on a suspicious link in a text or email may install malware on your device, giving thieves access to sensitive information stored there.

• **Be careful where you log on**: Don’t access financial accounts or shop online when using unsecured Wi-Fi. A secure website will start with “https://” instead of “http://,” and your status bar will show a padlock or key icon. When you’re done, log out completely.

• **Don’t be too social**: Be careful about what you post on your social networks to protect yourself from “doxing,” a tactic hackers use to gather personal information from a variety of Internet sources in order to hijack identities.

• **Be smart with your smart phone**: Protect it with a passcode that’s difficult to guess. If you’re in the market for an upgrade, wipe your old device before turning it in or selling it to someone else.

• **Take advantage of alerts**: Opt-in to text or email alerts when your bank account reaches a minimum balance, purchases exceed a predetermined limit, or your card is used in an unusual locale.

• **Get a free credit report**: Review your report each year at [annualcreditreport.com](http://annualcreditreport.com) to ensure your credit history is accurate.

• **Report fraud immediately**: If you suspect your identity has been stolen, contact the Federal Trade Commission at [consumer.gov/idtheft](http://consumer.gov/idtheft) or call 1-877-IDTHEFT (1-877-438-4338).

For more financial tips, visit [Take Charge America](http://www.takechargeamerica.org).
About Take Charge America, Inc.

Founded in 1987, Take Charge America, Inc. is a nonprofit agency offering financial education and counseling services including credit counseling, debt management, student loan counseling, housing counseling and bankruptcy counseling. It has helped more than 1.6 million consumers nationwide manage their personal finances and debts. To learn more, visit www.takechargeamerica.org or call (888) 822-9193.

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