

CyberWellness[®]: Cybersecurity essentials checklist for retirees

Practical recommendations to
keep you safe online



Forces shaping cybersecurity and fraud

Personal cyber hygiene is key to protecting your data and assets



Create unique
login identities
and passwords

Passwords

Samuel123

M0nk3y99

49lakestreet

Y#Cb3\$D6dZYF

Pass-phrases

I LOVE ice-cream!

Jerry lives in
Bugtussle KY

I can see
them, y'all.

2be or not 2b,
that is the ?

!;--have i been pwned?

Check if you have an account that has been compromised in a data breach

email address

pwned?

Enable two-factor authentication

Select how you want to receive your security code

The code will be sent to
(xxx) xxx-1234.

Text Message
Mobile phones only. Message and data rates may apply.

Automated Call
Call will come from area code 714.

[Go Back](#) [Continue](#)

[Cancel](#)

[FAQs](#) | [Security Terms](#)



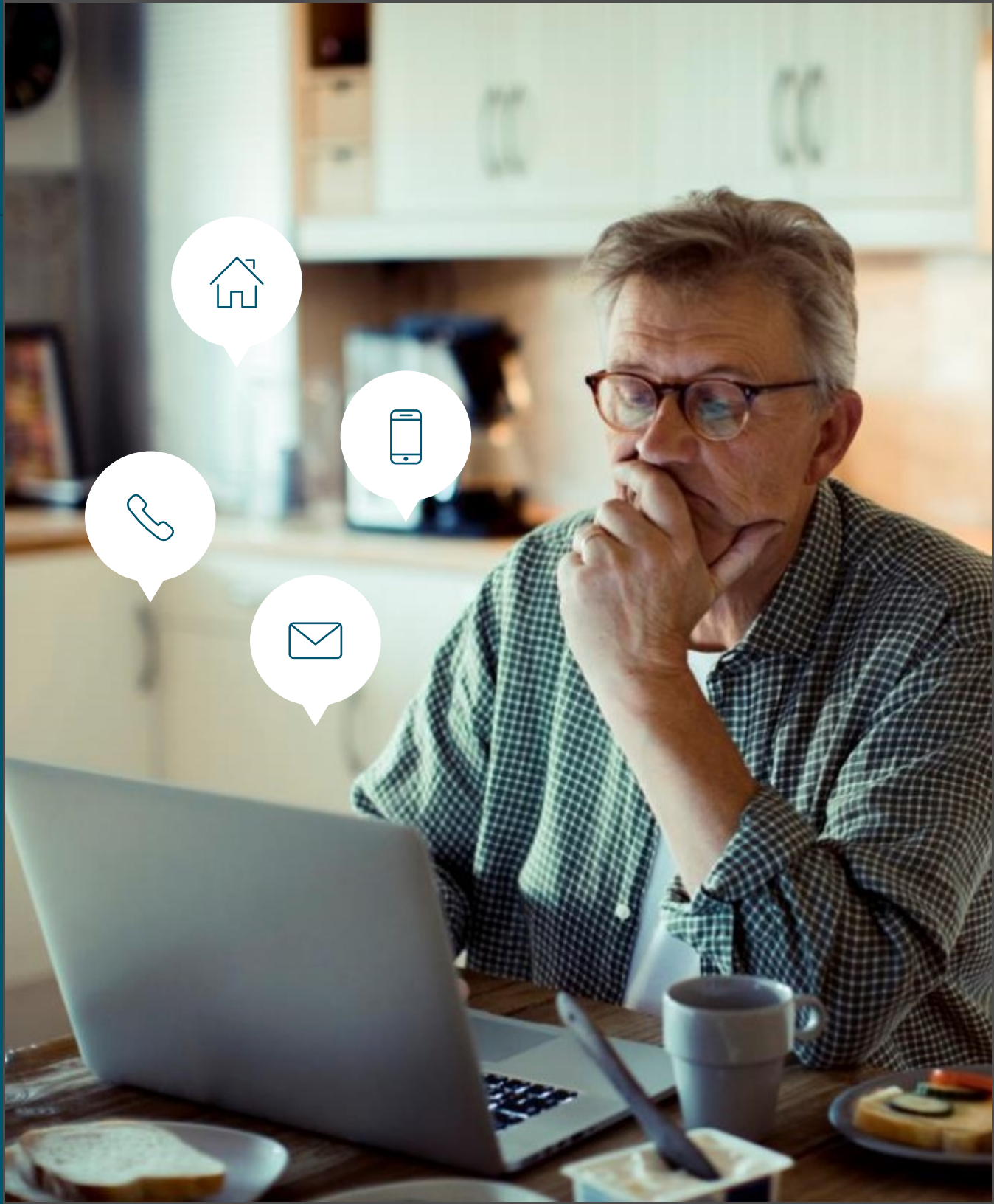
Your login code is **01753**



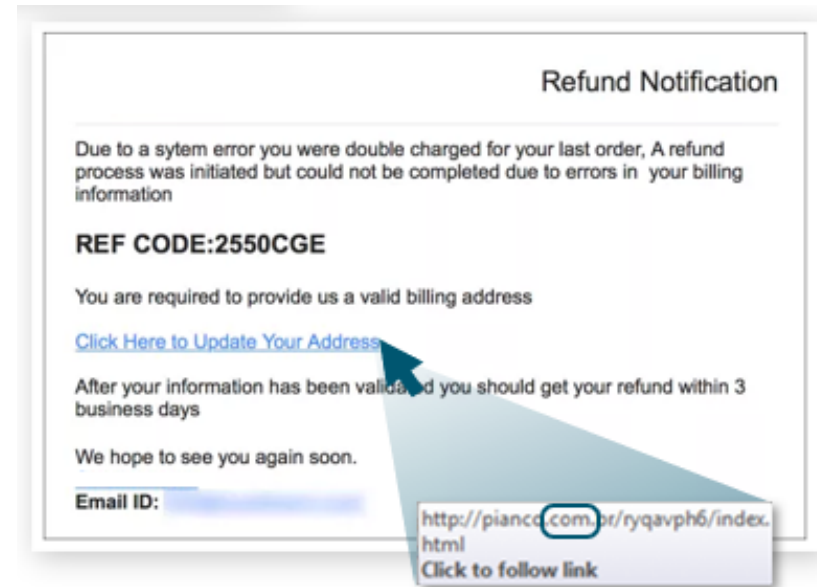
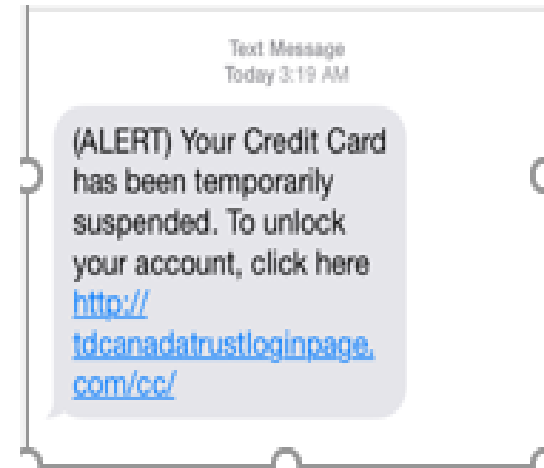
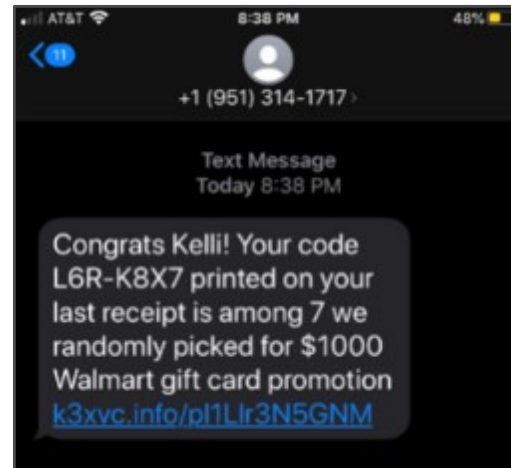
We've sent a code to **(123)-456-7890**, enter the code to complete your login



Provide current
digital contact
information



Don't click on untrusted links or attachments



The **website owner** is always before the last dot in a link

Secure your
mobile services
(devices and
cell phone
account)

- Mobile security app
- Privacy settings on social media apps
- Use built-in security features
- Enable remote lock and data wipe capabilities
- Download apps from trusted sources

Practice safe online shopping

Do use trusted
payment systems

Don't use debit
cards online

Do use
reputable vendors

Do check websites
are secure

Protect your mail

Informed Delivery® by USPS®

Digitally preview your mail and manage your packages scheduled to arrive soon! Informed Delivery allows you to view greyscale images of the exterior, address side of letter-sized mailpieces and track packages in one convenient location.*

* Images are only provided for letter-sized mailpieces that are processed through USPS' automated equipment

[Sign Up for Free](#)

[Sign In >](#)

See if Informed Delivery is available in your area.



1. Create Your Account

Use your personal *USPS.com*® account or sign up for one today.



2. Verify Your Identity

Protect your privacy and personal information by verifying your identity and address.

[Sign Up for Free](#)



3. Receive Notifications

View notifications from any smartphone, tablet, or computer.

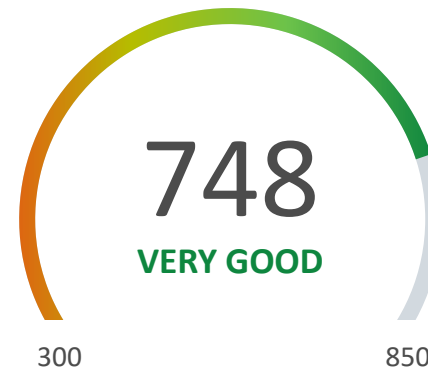
Monitor your accounts and credit score



Check for suspect activity

- Profile changes
- Contact changes
- Transaction attempts
- Review alerts

Your latest credit score



Last updated: 32 minutes ago
+ 1 point change



New address found on your credit report
[More info](#)



Get recommendations on improving your score
[More info](#)

Freeze your credit

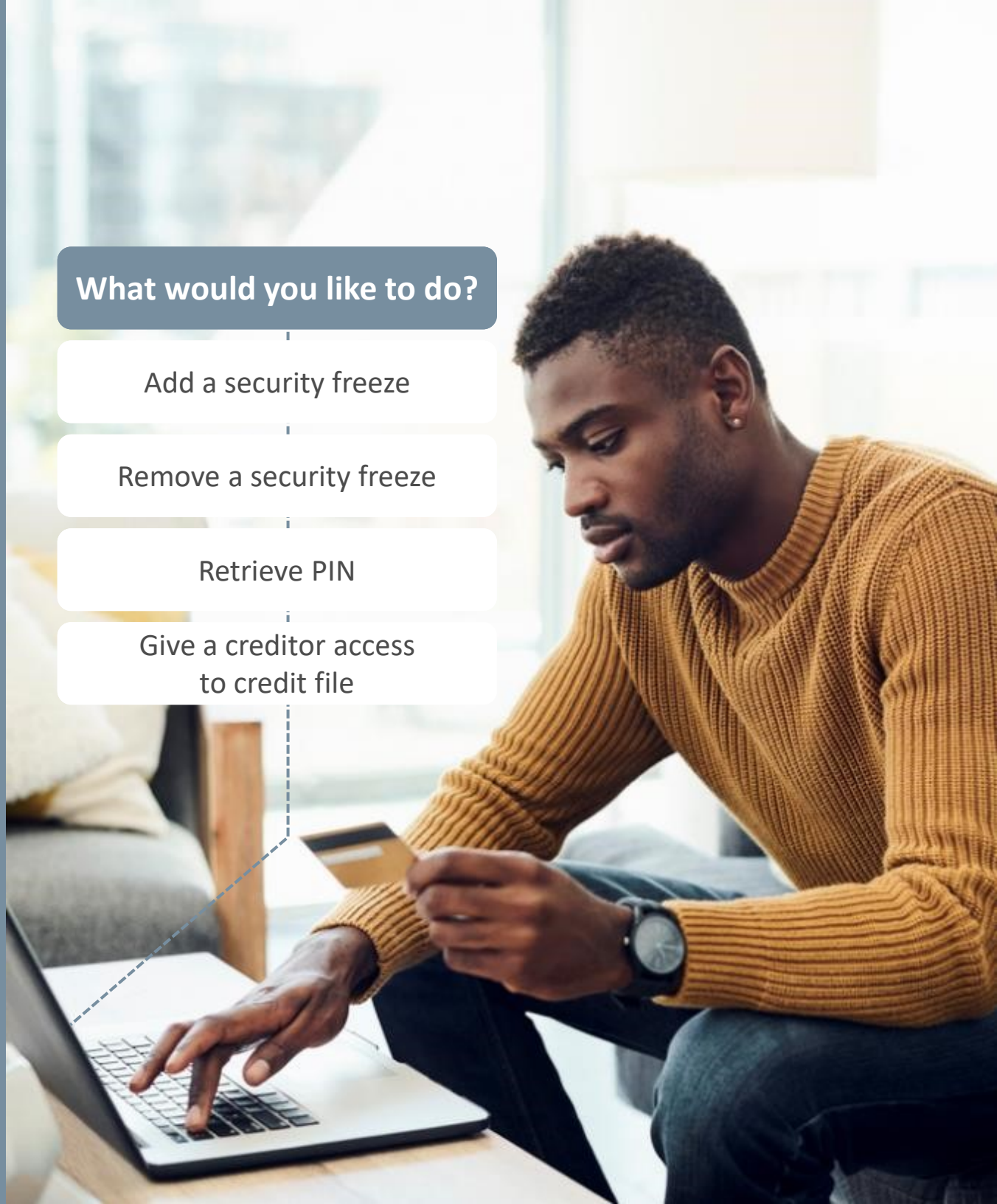
What would you like to do?

Add a security freeze

Remove a security freeze

Retrieve PIN

Give a creditor access
to credit file



Watch for scams
that target
retirees



Scams

Lottery Scams	Tech Support Scams	Grandparent Scam	Investment Scam
Customer is typically contacted and told they have won the lottery (state or international lottery, sweepstakes, etc.) and need to pay up front fees or taxes before receiving their winnings.	Customer's receive phone messages, or computer pop-up messages and may claim to be from software companies. Scammers may request access to your computer or request funds.	A senior may receive a call from an individual posing as their grandchild in need of funds for bail, an attorney or hospitalization.	Non-existent investment products, penny stocks or high-risk investments

Red Flags

Communication is unsolicited	Urgency for the funds	May become threatening	Want you to give up your credentials	Keep you on the phone	Do not want you to discuss with anyone
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Examples provided are for illustrative purposes and are not exhaustive.

Keep an eye out for red flags.

Romance Scams

- Set up a profile on a dating or other social media website.
- Develop a personal relationship/build trust.
- Working or traveling abroad and need money.
- Payments via wire, gift cards or crypto currency often to a 3rd party.

**What
should
you do?**

Stop communicating with the individual.

Talk to someone you trust.

Report to the FBI via [IC3.gov](https://www.ic3.gov) or [FTC](https://www.ftc.gov).

If you're suspicious, make them tell you who they are and the purpose of their call before letting them know/confirming who they're speaking to. You can also ask them for their contact information, verify it offline then call them back.

Government Impersonation Scams

- May receive a call, voicemail, letter or email from an individual claiming to be from a government agency.
- May claim that they are assisting with an investigation from a prior scam.

FBI

SSA



IRS

FTC

- May claim you or your identity is involved in criminal activity.
- Request payment to “clear” your identity.
- May recommend you move your accounts to safeguard your assets.

Be especially wary of scams that try to trick you into giving up remote access/control of your computer, sharing your username, password, OR 2FA logon credentials or security Qs & As.

Best practices and planning to consider

<p>Have the Conversation(s)</p>	<p>Create a Financial Management Plan</p>	<p>Maintain Social Connections</p>	<p>Know the Scams</p>
<p>Transparency with trusted individuals about your wishes/goals/retirement plans</p>	<p>Safeguarding important documents (healthcare directives, POAs, wills, important contacts)</p> <p>Adding authorized individuals when appropriate (Trusted Contacts, trading authority, POA, guardianships)</p> <p>Account Monitoring-Services such as Eversafe</p>	<p>Community groups</p> <p>Friends/family</p> <p>Using technology to stay connected</p>	<p>Reputable sites—Federal Trade Commission, AARP alerts</p> <p>Do your own research—reverse image search and investment products/advisors</p>

If you're not expecting it don't open it or click on it, or don't answer the phone.

Resources

Fraud Alert/Credit Freeze	Opt Out of Marketing Solicitations	Financial Protection
<ul style="list-style-type: none"> • Equifax 800-525-6285 Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 • Experian 888-397-3742 Experian Security Freeze P.O. Box 9554 Allen, TX 75013 • TransUnion 800-680-7289 freeze.transunion.com • Free Credit Report www.annualcreditreport.com 	<ul style="list-style-type: none"> • Do Not Call List DoNotCall.gov/ 1-888-382-1222 • Credit Bureaus OptOutPrescreen.com • Acxiom isapps.acxiom.com/optout www.aboutthedata.com • Direct Marketing Association www.dmachoice.org • Block Automated Marketing Calls www.NomoRobo.com 	<ul style="list-style-type: none"> • Pre-Paid Debit Card www.TrueLinkFinancial.com • Identity Theft Center www.idtheftcenter.org • Identity Theft & Financial Account Monitoring www.EverSafe.com

Source: www.EverSafe.com.

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Resources

Government/Non-Profit Resources	Investment Resources	Opt Out of People Search Services
<ul style="list-style-type: none"> • Consumer Finance Protection Bureau www.consumerfinance.gov/older-americans • Federal Trade Commission www.consumer.ftc.gov • National Center on Elder Abuse www.ncea.aoa.gov • National Adult Protective Services www.napsa-now.org • National Center for Victims of Crime www.victimsofcrime.org • National Council on Aging www.ncoa.org • AARP Scam Alert www.aarp.org/money/scams-fraud/fraud-watch-network 	<ul style="list-style-type: none"> • Check Broker/Advisor Credentials www.brokercheck.finra.org www.adviserinfo.sec.gov • Senior Investor Tools ServeOurSeniors.org • Securities Helpline for Seniors 844/574-3577 	<ul style="list-style-type: none"> • BeenVerified www.beenverified.com/faq/opt-out/ • Intelius www.intelius.com/optout.php • USSearch www.ussearch.com/privacylock

Source: www.EverSafe.com.

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Additional resources

FTC guidance to help you avoid fraud from [common online scams](#)

Cybersecurity and Infrastructure Security Agency (CISA)

[CISA Mobile Security Tip Card](#)

[CISA Privacy and Mobile Device Apps](#)

[CISA Securing Wireless Networks](#)

[CISA IoT device security tips](#)

[CISA Security tips for shopping safely online](#)

[Cybercrime Support Network](#)

If you're a victim of online crime, file a complaint with the [Internet Crime Complaint Center](#), or visit the FTC's free, one-stop resource, www.IdentityTheft.gov



Personal security checklist summary

Act now

Cybercrime and fraud are **routine and dangerous**



Make yourself a difficult target for cybercriminals

You will experience a cyber incident – understand how you can protect your accounts, identity, devices and data



Implementing proper cyber and fraud defenses can protect you and your loved ones

Partner with firms that offer leading practices to protect you and your accounts

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