PROTECTING YOUR DIGITAL IDENTITY

Do you protect your digital identity? In a digital world where finances and reputations are integrated into your digital identity, it is important to take proactive steps to prevent fraudsters from taking **YOUR** money.

TIPS

These tips will help you protect your digital identity:

1. Use a **strong password**. Make sure you aren't using common elements such as a phone number, date of birth, or a set of sequential numbers. Instead, include numbers, letters, and special characters (!\$%&) to make your password harder for fraudsters to obtain. Use a passphrase to help you remember those complex passwords.

2. Enable **multi-factor authentication (MFA)** on "important" accounts. These accounts include online banking, social media, and email accounts associated with financial services (e.g., PayPal, online banking, etc.). Any form of MFA is better than none. Use an MFA app instead of email or text for a more secure account.

3. Use a **reputable password manager**. In a digital world, we all have numerous online accounts. Especially for important accounts, use a reputable password manager to create and store your passwords. Don't forget to follow the password manager's security guidance to protect your account.

4. **Update your contact information**. Ensure that each of your important accounts has updated phone numbers, email addresses, and addresses on file where applicable. If you ever lose access to your important accounts, this information will be needed to prove your identity and regain control. Don't forget to update this information when you get a new address, phone number, or email address.

5. Be **careful what you share online** and **utilize privacy settings on accounts and profiles** so only friends and family can see your posts. Avoid "quizzes" and "game" pop ups in social media feeds. These avenues allow scammers the ability to gain bits of information that make your digital identity vulnerable to compromise.

6. Put a **freeze on your credit** with the three major credit bureaus, Equifax, Experian, and TransUnion is **the #1 way for you to protect your digital identity** from thieves. You should also regularly review your credit report to ensure that fraudsters are not charging things in your good name.

STAR is committed to your financial security and privacy. For more tips and information, please visit <u>STAR's</u> security page. STAR also has a dedicated Fraud team ready to assist with any fraud-related matters.

