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In the Loop

10 Ways to Protect Yourself Against Cyberattacks

Cyberattacks are becoming more prevalent and sophisticated each year. With so much of daily life conducted online, it's more important than ever to protect yourself from cybercriminals. This article outlines 10 ways to help stay safe from scammers.

1. Keep Your Data Close

Limit the personal data you share online. Only share this data with trusted sources.

2. Stay Vigilant to Scams

Be aware that cyberattacks and scams can occur via computers and phones, including text messages.

3. Keep Software Updated

Update your devices' operating software to the latest versions for improved cybersecurity.

4. Make Passwords Unique

Create unique passwords for each website you use. Make these passwords strong by using uppercase letters, special characters and numbers.

5. Use Two-factor Authentication

Use two-factor authentication whenever possible, which involves verifying your identity in multiple ways before logging into an account.

6. Watch Your Accounts

Monitor your personal accounts regularly, such as banking statements and credit reports, for any suspicious activity.

7. Be Wary of Public Wi-Fi Connections

Conduct online business operations (i.e., anything involving personal information) on secure internet networks rather than public Wi-Fi connections.

8. Keep Your Login Credentials Private

Never share personal information, such as usernames and passwords, with anyone who asks for it in a phone call or email, even if the contact seems reputable. Reach out to the appropriate individual or institution directly if you're unsure whether the correspondence was fraudulent.

9. Be Careful Where You Click

Never click on suspicious links in emails or texts, regardless of the sender. Scammers can spoof email addresses and phone numbers, so reach out to the purported sender directly before clicking on a link.

10. Stay Skeptical of Suspicious Messages

Know that the government (e.g., the IRS) will never call or text you about owing money.

These are only some of the ways you can stay safe online. Reach out to learn more about cyberattacks, including what to do if you fall victim to one.

Strategies to Endure Periods of High Inflation

As inflation reaches its highest rate in several decades, costs have soared across the country. In turn, you've likely noticed that prices have risen for necessities such as gasoline and groceries. While it's uncertain how long heightened levels of inflation will last, it's best to focus on what you can control. Consider the following tips to help endure high periods of inflation:

Create a Budget

Knowing where your money is going can help ensure that you're aware of where your dollars are spent and allow you to make spending decisions accordingly. A budget can help you focus on spending priorities, such as housing, food and utilities, as well as avoid overspending on nonessential expenses.

Cut Back on Spending

Monitoring your spending habits can help ensure that your purchases are justified and worth your hard-earned money. This could mean cutting down on expenses such as dining or entertainment. Or, it could mean focusing on spending money where you get the most value. For example, you may find that some of your subscriptions or memberships are rarely used, and pausing or canceling these recurring charges could help you cut costs.

Shop for Sales

It may take some extra effort, but shopping for sales can be a crafty way to reduce your expenses. This could mean looking for new stores to build into your shopping routine, taking advantage of price-matching policies or finding coupons to save money on everyday purchases, such as groceries.



Take Advantage of Rewards Programs

Many goods and services you already pay for may offer loyalty or membership rewards programs. These programs can provide discounts, reward you with free items or give you credit in exchange for your repeated business. Take a look at common places where you spend, such as grocery stores or gas stations, to see if they offer reward programs; otherwise, you may be able to find alternative businesses that do.

Find Free Activities

It doesn't always need to be expensive to find entertainment. When looking for activities, consider free or low-cost alternatives. These activities could include visiting museums, traveling to parks, attending community events or even getting together with loved ones. Similarly, you may be able to find free tickets or promotions for events that typically require paid admission.

Invest Appropriately

Inflation is a key reason why many individuals choose to invest a portion of their money instead of keeping it as cash. During times of heightened inflation, it's important to understand that the right investments can be a great way to come out ahead when the dollar loses its value. Regardless of your situation, it's best to discuss investment goals with a financial advisor.

If you have additional questions or need further financial resources, speak to your employer.