



Top 10 steps you can take to help you and your advisor protect your account

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1

Freeze your credit. Freezing your credit reports prevents criminals from taking out credit cards or loans in your name.

2

Use two-step verification. This security feature requires that you enter a unique security code whenever you access your accounts online, making it more difficult for someone to gain access to your information.

3

Secure your passwords. Using password manager software makes it easier to manage your login information across websites—and helps you create strong and unique passwords. Additionally, adding a verbal password to accounts is another layer of protection. This is an effective security measure to prevent a successful and/or prevented fraud attempt.

4

Use biometrics where available. If your smartphone or PC offers biometric security options like a fingerprint reader or voice or facial recognition, we recommend using those features. They add another unique layer of security that could stop financial criminals in their tracks.

5

Do not click on links in emails and texts. Online financial criminals try to make their emails or texts look legitimate. Be skeptical of all emails, texts, and any included links and attachments unless you are 100% certain that the email or text is legitimate.

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6

Verbally verify disbursements. Ensure that you have enough information or documentation so that you know where you're sending your money. If you receive an email instructing you to transfer money, verify the instructions by calling the sender at a phone number you've used to contact them previously, then verbally verify the instructions. Do not call any new phone numbers provided in the email.

7

Stay current on the latest scams. Keep up-to-date on the latest scam tactics so that you can protect yourself from falling victim. Visit these sites for information:

- www.fbi.gov/scams-and-safety
- www.consumer.ftc.gov/features/scam-alerts

8

Set up account alerts. Monitor your financial accounts by setting up alerts to warn you when any important changes are applied to your account.

9

Exercise vigilance with your online presence. Limit what you share on social media and set privacy and security settings on websites and applications to safeguard your information.

10

Monitor account activity regularly. Make a habit of reviewing your financial account statements and online activity. Confirm that you recognize all the transactions listed—and report any that you don't.

If you identify fraud and/or suspicious activity in your account or experience an email account compromise

Contact your advisor and/or report the activity ASAP to your Custodian. Charles Schwab may be reached at **1-800-515-2157**. Pershing may be reached at **1-877-870-7230**.

You can also report the activity to the FBI by submitting a report via [IC3.gov](https://www.ic3.gov).