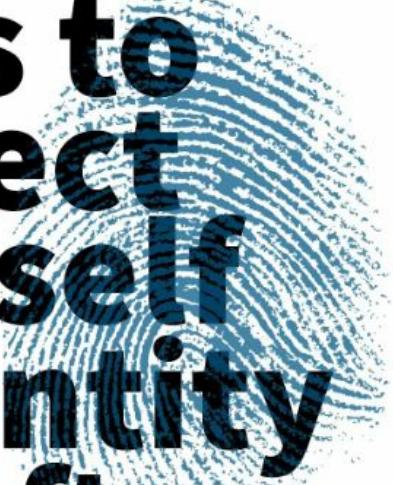




CAPITAL MANAGEMENT

Simplest ways to protect yourself from identity theft.

A large, faint graphic of a fingerprint is centered behind the main title, suggesting security or identity.

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More About Us



Greetings!

Our newsletter this month is titled "Simple Steps to Protect Yourself from Identity Theft"

Thank you for your thoughts and feedback on our newsletters. If you know someone who may benefit from this information, please pass it on. If you have any questions or comments, please contact us.

Regards,

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→ Simple Steps to Protect Yourself from Identity Theft

Millions of Americans fall victim to identity theft each year. According to the Department of Justice, an estimated 17.6 million people, or 7% of all U.S. residents age 16 or older, were victims of one or more incidents of identity theft in 2014 (latest available). What's more, about 7% of identity theft victims experienced out-of-pocket losses of \$100 or more.¹

What can you do to help reduce your chances of having your identity stolen? The steps below can help you prevent significant losses.

→ Check your credit reports every year.

You have the right to obtain a free copy of your credit report every 12 months from each of the three credit reporting bureaus -- Equifax, Experian, and TransUnion.² Check each report thoroughly to ensure that there aren't any unidentified accounts on the report

→ Place a freeze on your credit reports.

This can help stop an identity thief from opening a credit card account under your name. You simply contact the three credit bureaus and request a credit freeze.² A credit freeze restricts access to your credit report until you ask the credit bureau to temporarily lift or remove it. Note that, thanks to a new federal law enacted in May, there is no longer a fee to request a freeze, effective September 21, 2018.

→ Monitor your email.

You want to be on the lookout for phishing scams, particularly those that appear to come from a credit card company, bank, retailer, or anyone else you do business with. Many of these emails will direct you to a phony website that will ask you to input sensitive data, such as your account numbers, passwords,

and Social Security number.

→ Be careful on line.

When banking or shopping online, be sure to use websites that protect your financial information with encryption, particularly if you are using a public wireless network via a smartphone. Sites that are encrypted start with "https." The "s" stands for secure. Also be sure to use antivirus and anti-spyware software.

→ Set strong passwords.

While your birthday and pet's name may be easy to remember, they do not make good passwords to secure access to your accounts. Instead, follow password best practices such as avoiding names, places, and dictionary words, making all passwords at least eight characters long, and incorporating a mix of capital and lowercase letters, numbers, and symbols.

→ Google yourself.

See what information is available about you online. Be sure to check other search engines, such as Yahoo and Bing, as well. This will help you identify potential theft sources and will also help you monitor your online reputation.

→ What should you do if your identity is stolen?

First, call one of the three credit bureaus and ask them to place a 12-month fraud alert on your credit report. They must contact the other two bureaus to place fraud alerts on your reports. You'll also want to get a copy of all three credit reports.

Second, file a complaint with the Federal Trade Commission (FTC). You can do this online at identitytheft.gov. You may also want to file a police report with your local police department.

Together, these actions can help you:

- Get fraudulent information removed from your credit report.
- Stop companies from collecting debts caused by the theft.
- Get information about accounts that were illegally opened in your name.

²Here are the websites for the three credit bureaus where you can check or put a freeze on your credit reports:

TransUnion: <https://www.transunion.com/>

Experian: <https://www.experian.com/>

Equifax: <https://www.equifax.com/>

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