

# Savvy Cybersecurity™

## Quick Reference Guide,

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#### A. Scorecard

Answer Yes or No to the following questions. When complete, follow directions at bottom to get your raw score and rating. Then review checklist and complete action plan.

| Topic   | Question   | Yes/No     | Score  |
|---|--|------------|--------|
| <b>CREDIT REPORTS:</b>  | I know the difference between putting my credit files on monitor, alert, or freeze AND I've had my minor children's names searched at the credit bureaus.                        |            | 15 pts |
| <b>SOCIAL MEDIA:</b>  | I have reviewed my "privacy settings" that control who sees and reads what I do on Facebook and other social media sites.  |            | 5 pts  |
| <b>COMPUTER/ LAPTOP:</b>  | My personal computers have the most updated operating systems, browsers, virus/malware/firewall software, and up-to-date versions of Java, Flash, and Adobe.                     |            | 10 pts |
| <b>BUSINESS ID THEFT:</b>   | My employer trains its staff on business or personal cybersecurity measures.   |            | 5 pts  |
| <b>WI-FI:</b>   | I know how to determine if FREE public Wi-Fi is safe to use.   |            | 10 pts |
| <b>DEVICES:</b>   | My smartphone and/or tablet has a security passcode.   |            | 5 pts  |
| <b>PASSWORDS:</b>   | I have enabled two-factor authentication on my key accounts that allow it.   |            | 15 pts |
| <b>SKIMMING:</b>  | When using an ATM card, or self-paying for things such as gas, tickets, parking, I know what to look for to ensure that my transaction is safe from being fraudulently recorded. |            | 5 pts  |
| <b>DATA BREACH:</b>   | I have text and email alerts set up on my credit cards and bank accounts to receive a notification each time there is a transaction.   |            | 15 pts |
| <b>PHISHING:</b>  | I know the tactics used by phishers to try to trick me into clicking on links or sharing personal information.   |            | 15 pts |
| Circle points for each question answered with a Yes. Add points to get score. Consult section B to get your cybersecurity rating. |  | Raw Score: |        |

#### B. Rating

|         |               |
|---------|---------------|
| >100-85 | <b>GOOD</b>   |
| 84-60   | <b>OKAY</b>   |
| 59-0    | <b>DANGER</b> |

Consult the Checklist in section C to identify key items to include in your Action Plan in section D.

#### C. Checklist

| ✓ Action   | Time   | Points |
|--|--------|--------|
| <b>Principle #1: Devices</b>   |        |        |
| <input type="checkbox"/> Create a passcode for smartphone and tablet.  | 2 min  | 4 pts  |
| <input type="checkbox"/> Install "Locate My Device" or "Find My Phone" app in case device is lost or stolen.           | 1 min  | 1 pt   |
| <b>Principle #2: Software</b>  |        |        |
| <input type="checkbox"/> Update all software on your home laptop/computer.   | 5 min  | 10 pts |
| <b>Principle #3: Wi-Fi</b>   |        |        |
| <input type="checkbox"/> Secure home Wi-Fi network by changing default password and name.                              | 20 min | 10 pts |
| <b>Principle #4: Passwords</b>   |        |        |
| <input type="checkbox"/> Change weak passwords to strong and secure passwords.   | 5 min  | 2 pts  |
| <input type="checkbox"/> Passwords don't include names, birthdates, pets' names, etc.                                  | Always | 1 pt   |
| <input type="checkbox"/> Passwords include nonconsecutive numbers and symbols.   | Always | 1 pt   |
| <input type="checkbox"/> Keep passwords unique and change every six months.  | Always | 1 pt   |
| <input type="checkbox"/> Use a mnemonic device to create password.   | 5 min  | 3 pts  |
| <input type="checkbox"/> Enable two-factor authentication on accounts that allow it.                                   | Always | 5 pts  |
| <b>Principle #5: Transactions</b>  |        |        |
| <input type="checkbox"/> Sign up for text/email alerts for debit/credit cards.   | 2 min  | 10 pts |
| <b>Principle #6: Credit</b>  |        |        |
| <input type="checkbox"/> Sign up for credit freeze.  | 20 min | 15 pts |
| <b>Principle #7: E.M.A.I.L.</b>  |        |        |
| <input type="checkbox"/> Examine messages and inspect links before clicking.   | Always | 15 pts |
| <b>Additional Cybersecurity Actions</b>  |        |        |
| <b>Document Safe</b>   |        |        |
| <input type="checkbox"/> Put personal documents in a safe place.   | 2 min  | 1 pt   |
| <input type="checkbox"/> Shred documents with personal information with a cross-cut shredder before throwing them out. | 1 min  | 2 pts  |
| <input type="checkbox"/> Give out Social Security number only when necessary. Question why.                            | Always | 2 pts  |
| <b>Social Media Safe</b>   |        |        |
| <input type="checkbox"/> Strengthen Facebook and other social media privacy settings.                                  | 5 min  | 2 pts  |

## Checklist (cont.)

| Credit Safe              |   |        |       |
|--------------------------|---|--------|-------|
| <input type="checkbox"/> | Request and review copy of credit report.                                     | 30 min | 5 pts |
| <input type="checkbox"/> | Request search on child's Social Security number at all three credit bureaus. | 1 hour | 5 pts |
| Wallet Safe              |   |        |       |
| <input type="checkbox"/> | Remove blank checks from wallet.  | 1 min  | 1 pt  |
| <input type="checkbox"/> | Remove Social Security card from wallet.                                      | 1 min  | 1 pt  |
| <input type="checkbox"/> | Remove written PINs or passwords from wallet.                                 | 1 min  | 1 pt  |
| Bank Safe                |   |        |       |
| <input type="checkbox"/> | Check bank and credit statements regularly.                                   | 5 min  | 2 pts |
| <input type="checkbox"/> | Switch to online banking.   | 5 min  | 1 pt  |
| Medical Safe             |   |        |       |
| <input type="checkbox"/> | Review all health insurance statements for false claims.                      | Always | 5 pts |
| Business Safe            |   |        |       |
| <input type="checkbox"/> | Put 2-factor authentication on bank wire transfers.                           | Always | 5 pts |
| <input type="checkbox"/> | Check security on company/ corporate registrations at state level.            | 10 min | 2 pts |
| <input type="checkbox"/> | Limit dollar amount of unauthorized wire transfers.                           | 10 min | 2 pts |
| <input type="checkbox"/> | Implement ID Theft training for employees.                                    | Always | 2 pts |
| <input type="checkbox"/> | Register all domain variations of your website.                               | 20 min | 1 pt  |
| ATM Safe                 |   |        |       |
| <input type="checkbox"/> | Use only bank ATMs.   | Always | 3 pts |
| <input type="checkbox"/> | Inspect ATM for skimming device at door entry and before using machine.       | 1 min  | 3 pts |

## D. Action Plan

I commit to taking the following steps to boost my cybersecurity by this date: \_\_\_\_/\_\_\_\_/\_\_\_\_

|                  |  |
|------------------|--|
| <b>1</b>         |  |
| <b>2</b>         |  |
| <b>3</b>         |  |
| Signature: _____ |  |

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## Password Letter to Symbol Conversion Chart

| Change this... | To this... | Example phrases made into passwords |                |
|----------------|------------|-------------------------------------|----------------|
| At             | @          | Run everyday                        | Run3v3ryd@y    |
| For            | 4          | Eat more fruit                      | 3@t>fru1t      |
| To, Too, Two   | 2          | Sleep at 11                         | \$!33p@11pm    |
| S              | \$         | Bring own lunch                     | Br!ng0wnlunch! |
| l              | 1 or !     | No more soda                        | N0m0r3s0d@     |
| E              | 3          | Save for house                      | \$@v34h0u\$3   |
| A              | 4 or @     | Get outside                         | G3t@0ut\$d3    |
| O              | 0          |                                     |                |
| And            | &          |                                     |                |

## Resources

### United States

#### Credit Reporting Agencies:

Experian: 800-525-6285  
 Equifax: 800-846-5279  
 TransUnion: 877-322-8228

#### FTC:

877-438-4338

### Canada

#### Credit Reporting Agencies

Equifax Canada: 866-828-5961  
 TransUnion Canada: 800-663-9980  
 Quebec Residents: 877-713-3393

#### Canadian Anti-Fraud Centre:

1-888-495-8501

## Computer Hack Response Guide

1. Run an anti-virus scan of your computer.
2. Change password of affected account and any account with the same password. It is a good idea to change all passwords at this time.
3. Update all software on your computer/laptop/device.
4. Contact your credit card company/bank. Alert them of the fraud and ask to close affected accounts and open new ones with new cards.
5. Contact one of the big three credit reporting bureaus and place a fraud alert on your credit. This will make it harder for a thief to obtain new credit in your name. You only need to alert one bureau; they will alert the other two. Consider placing a credit freeze.
6. Order a copy of your credit report from the three credit reporting bureaus. Review your credit report and dispute fraudulent activity.
7. File a police report.
8. Submit an Identity Theft Report to the FTC. Visit their website for instructions.
9. Close any other accounts that you believe may be affected.
10. Continue to monitor all financial accounts for any fraudulent charges.