

Important! Identity Theft Protection Information

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You've heard from us about this topic before, but identity theft is a real and growing threat for the financial industry. As such, we want to share some best practices for protecting your information.

First: Be careful with email

Identity thieves are becoming more adept at impersonating financial services providers over email. If you receive a suspicious email, do not click on any links or reply to the sender.

What does a suspicious email look like? You might notice:

- Strange spelling, word choices, or grammar
- An unfamiliar sender (don't just check the name, check the email address)
- A request to contact an unknown number or to reply to the email with personal information
- A link to another page that requests personal information

Another major red flag is a request to share your personal information over email. No financial services provider will ever do so! If you receive this type of request, please contact our office.

Second: Be aware of who's calling

Thieves have been known to call their victims while impersonating trusted financial institutions or advisors. Look out for the following warning signs:

- An unknown or unlisted caller ID
- A caller with an unfamiliar name, lack of formal introduction, or unusual request
- A caller who is unwilling to confirm key information, such as your account number or advisor's name
- Repeated or even aggressive requests for personal information

Important note: sometimes, the caller ID on a phone call like this might look legitimate! "Spoofers" have been known to impersonate government agencies, banks, or even tech companies like Apple. Pay attention to what the person is asking for and don't be afraid to simply hang up and call the company's official phone number to confirm the request.

Secure your phone and your accounts

There are several steps you can take to help secure your personal information.

These include the following:

- Set a passcode and auto-lock on your phone and computers
- Use two-step authentication with apps like Gmail, Facebook, and others
- Avoid public wi-fi hotspots
- Never click on a link in a text message without being sure of the sender
- Update your phone's operating system regularly

What you can expect from our team

Callers from our office will always identify themselves and be happy to share information that confirms their identity or transfer you to your advisor if you prefer.

We send periodic emails with office news, holiday greetings, invitations, and market reports from updates@jsffinancial.com. You probably also receive personal emails from members of our team. Our email addresses are in the firstname@jsffinancial.com format.

Remember, identity thieves may operate under the guise of a firm like our own or of a bank, utility provider, and other institutions. We suggest that you always exercise caution when receiving requests for personal information—no matter what the source.

If you have any questions about this topic or if you've received an email or phone call that concerns you, please contact us today.

Further information:

FTC on avoiding phishing scams:

<https://www.consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams>

FTC on avoiding phone scams: <https://www.consumer.ftc.gov/articles/0208-phone-scams>

FTC on boosting your online security: <https://www.consumer.ftc.gov/topics/online-security>

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