

DIGITAL SAFETY

Cybersecurity & Identity Theft Protection

Protect the accounts and records your household depends on, and keep a practical recovery plan.

If money or account access may be at risk, contact the provider through a verified app, website, or telephone number immediately.

Secure important accounts

- Use a different, strong password for every account. A reputable password manager can generate and store passwords so a breach of one account does not expose the others.
- Enable multifactor authentication, especially for email, financial, and cloud-storage accounts. Use a security key or authenticator when offered, and keep recovery codes somewhere secure.

Pause before responding

- Treat unexpected requests for payment, passwords, verification codes, or personal records cautiously. A familiar logo, sender name, or urgent message does not prove the sender is genuine.
- Open the organization's app or type its known address yourself. Contact it using information you already trust rather than links or phone numbers supplied in the message.

Protect devices and records

- Install operating-system, browser, app, and security updates. Lock devices, limit unnecessary sharing of personal information, and back up important files in a separate, protected location.
- Review financial statements and account notifications. Keep sensitive paper records secure and destroy them appropriately when no longer needed. Store a private list of providers to contact after a loss.

If information is stolen

- Change a compromised password from a trusted device and secure other accounts that reused it. Check recovery details and contact affected providers about unauthorized activity.
- Report identity theft at [IdentityTheft.gov](https://www.identitytheft.gov) for a recovery plan. Consider free credit freezes with all three nationwide credit bureaus. A freeze restricts access to your credit file, but does not stop every form of fraud.

Sources & further guidance

[Federal Trade Commission: Protect personal information](https://consumer.ftc.gov) | consumer.ftc.gov

[Federal Trade Commission: Recognize phishing scams](https://consumer.ftc.gov) | consumer.ftc.gov

[Federal Trade Commission: Two-factor authentication](https://consumer.ftc.gov) | consumer.ftc.gov

[Consumer Financial Protection Bureau: Identity theft recovery](https://www.consumerfinance.gov) | www.consumerfinance.gov