



Protect yourself and your money

Next time there's some kind of data breach at a bank or store (and you *know* there will be), you won't need to panic, thanks to Nicole Lapin's wisdom.

YOU'VE WORKED SO HARD to get your financial you-know-what in order and then...whammo! Hackers swoop in to grab your info, leaving you—and your money—vulnerable. It's maddening, and dealing with it can feel overwhelming. Of course it's not your fault, but most of us can do more to prevent data thieves from gaining easy access to our bank accounts, credit card numbers, and other personal information. Here's how to protect yourself against the inevitable security breach.

ALWAYS

Manually enter account info.

Sure, saving passwords and credit cards online makes banking and shopping convenient, but it also means you're trusting big companies to protect your data (and just because they're big doesn't mean they're secure). Clear all automatic-entry data in your browser settings. Manually typing credit card numbers not only is safer but also curbs impulse spending.

Create unique passwords.

Maybe you've created a secure password like "PSwRD123," but when you use a similar one (like "PSwRD456"), a hacker with access to one can more easily figure out the other. Using new word combos for all your accounts really is the best way to protect yourself. I keep track of all of mine on a spreadsheet and opt for multifactor authentication whenever it's offered.

SOMETIMES

Sign up for fraud alerts. If you spot a suspicious charge on your bill, it's important to be vigilant about your account activity. An alert, which lasts for 90 days, forces creditors to contact you to verify your identity before they open an account. It's a free service you can get from creditwise .capitalone.com or, sometimes, from your credit card.

Freeze your credit. If a charge triggers a fraud alert, definitely lock down your credit. A freeze restricts access to your credit report, making it tough for identity thieves to open accounts in your name. To set up a freeze, call each of the major credit-reporting agencies and pay a fee (usually \$5 to \$10). For an added cost, you can temporarily access your credit (to open an account, for example). Otherwise, a freeze will last until you choose to lift it.

NEVER

Give account numbers over the phone. I've gotten scary calls saying I owe money to the IRS and I may be arrested. Government agencies will send official letters to track you down; they'll never call you. Just hang up, then block the number through your service provider.

Respond to bank emails.

Your bank might send emails with balance alerts or financial tips, but they'll never want a response this way. If you receive a request for your account numbers, even if it's in an official-looking email, delete it or mark it as spam. Bottom line: Always call your bank directly—if they need your info, they'll tell you then. The power to stay safe is always in your hands.

Nicole Lapin is the author of *Boss Bitch: A Simple 12-Step Plan to Take Charge of Your Career* and one of the stars of the nationally syndicated show *Hatched*.