

Top Six New Year's Resolutions To Protect Your Identity

When it comes to personal improvement, think cyber fitness this year.

PITTSBURGH, Dec. 13, 2017 -- Soon the bells will toll at the stroke of midnight on New Year's Eve and the magnificent, glowing orb will make its official descent from high above Times Square. Many Americans will take a moment to silently pledge to themselves a commitment for personal improvement in the New Year.

Common resolution themes include physical and financial fitness goals. But in our digitized, social media-maniac world, perhaps it's time to modernize the New Year's Resolution. In 2018, resolve to step up your game to include cyber fitness and protect one of our most precious commodities today – our personal identities.

“Individuals today are at more risk than ever of identity theft,” said Debbie Guild, chief security officer, The PNC Financial Services Group. “Personally Identifiable Information, including Social Security Numbers, birthdates and drivers' license numbers are now widely available on the internet or black market thanks to a series of well-publicized security breaches.”

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Identity theft is the fraudulent acquisition and use of a person's private identifying information, usually for financial gain. The exact number of victims is difficult to determine, but various reports put the number anywhere from nine to 15 million per year. Identity thieves have stolen more than \$107 billion from consumers in the past six years, according to the 2017 Identity Fraud Study by Javelin Strategy & Research.

“Modern times call for modern New Year resolutions, and cyber security should definitely be a New Year's resolution contender this year,” said Guild.

But is cyber security at the top of your mind when it comes to making New Year resolutions for 2018?

Top Cyber Resolutions in 2018

PNC recently asked 500 consumers how they would actively enhance their personal, cyber security measures. Here are their top 2018 cyber New Year's resolutions:

- Keep software updated with latest security enhancements and patches: 16%
- Be careful online shopping (e.g. use secure websites): 13%
- Exercise caution when sharing personal information online: 13%

- Only send payment information to secure, trusted sources: 12%
- Update passwords more frequently than prompted to do so: 11%
- Use strong and varied passwords: 10%

“These are basic cyber security tips that can easily be turned into resolutions. And they can help you defend yourself against the bad guys who seek to steal your identity and help themselves to your good name and financial assets,” said Guild.

Guild also highlights other ways to boost your personal cyber security, if available through your financial institution and/or credit card issuer, including:

- **Security alerts*** - Automatic notification via text message or email to advise you of important activity on your credit card or banking account.
- **One-time passcodes*** - A unique one-time passcode that is automatically sent to you via text message every time you logon online to your bank account.
- **Multifactor authentication*** – Gaining access to an account only after successfully presenting two or more separate pieces of evidence to confirm, or authenticate, that you are the legitimate account owner. Categories include something you have (a user ID), something they know (a password), something you possess (ATM card).
- **Credit alert or Credit Freeze** – A great place to tighten your personal security is to check for potential identity theft by routinely reviewing your credit report. You may request a free copy of your credit report once every 12 months from each of the three credit reporting agencies at www.annualcreditreport.com. In addition, consider placing a 90-day credit alert on your file with the credit reporting agencies. There is no charge, but it must be renewed every 90 days. Directly contact one of the three credit reporting agencies (below) who will then contact the other two:
 - Equifax: www.equifax.com or call 800-525-6285
 - Experian: www.experian.com or call 888-397-3742
 - TransUnion: www.transunion.com or call 800-680-7289

Or, place a credit freeze on your credit to block all unauthorized credit inquiries. There is a cost involved, typically a one-time cost ranging from \$2-\$15, depending on the state. You also may be charged a similar fee to temporarily or permanently lift the freeze.

“Start off 2018 right with a focus on protecting your personal information and identity and make one of these tips your New Year’s resolution.”

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*Check with your bank and credit card issuer regarding availability of these security features.

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