

Data Security and Identity Theft. *Don't be a Victim.*

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The IRS and States are improving their safeguards and asking us to do the same.

We conduct much of our financial lives online for shopping, banking, taxes, and more. It is very convenient, but also a minefield if you don't protect yourself. I have not been hacked (*knock on wood*), but I have several layers of security. Being regulated by the Federal government for data security I have to take the steps for that. I do it better than the government does.

I will share a few of my insights. I am not a computer security expert, but there are some basics and lessons learned.

The first line of defense is securing your computer, smart phone, and tablet. There are several programs and apps out there that are very good at protecting you. These are: Norton/Symantec, McAfee, Kaspersky, and others. See this link for more: [Click here](#)

A lot of ISP's (Internet Service Providers) provide antivirus software free to their customers. However, you want to be sure you are also getting protection from malware, spyware, and other insidious intruders out there. If your ISP is not providing that protection, you need to obtain it yourself. As technology evolves, so do the data thieves. Be sure to get good protection that stays current. If you are getting it through your ISP, check to see it is kept up to date.

Nothing is ever 100% secure, but these do get you close to it. Most of the data theft you hear about is the large organizations with large computers systems that have many portals into their systems. Each portal is a potential doorway in. Other hacks you may hear about are because people simply did not protect their systems adequately. Some people opt for cheap or free security with the illusion of protection.

I see emails daily with all kinds of tricks. Apart from the typical Nigerian prince looking to give you million\$. . . I see scams: false UPS or FedEx Delivery messages, false Law suit messages, some pretending to be a business vendor addressing your accounts payable dept to change a payment address or get your bank data. With these typically comes attachments to the email. **DO NOT OPEN that attachment!!** Zip attachments are especially dangerous. It is a self-launching virus or malware. If you have security software on your computer it should catch that as a potential threat, but it is safer to just not open it. **If you don't know the source, don't trust it!** Even those from your friends that say "Hey! Take a look at this!" or something along that line. People's emails get hi-jacked all the time.

Apart from the computer and devices, beware of phishing and phone scams. Personally I do not even answer phone calls if my caller ID doesn't give a number, it shows up as an 800 series number, or it is clear to me it's a telemarketer. I hate the robo calls (automated machine calls) whereas it is a recording asking me to hold, or it is giving me a pitch. I don't have time in my day to handle 80 of these. So, if it's important, they'll leave a message. Under the FCC, robo calls are supposed to be illegal. You can report them at <https://www.donotcall.gov/> albeit, it seems a toothless tiger.

Never give personal financial information or SSN to anyone over the phone, unless it is one of my service providers or creditors I already deal with. You have to watch out though. Some may trick you into thinking they are one of your trusted creditors. I almost got bit by one that I thought was my trusted ISP. Luckily I sniffed it out before I got bit.

Never give donations over the phone. Ask them to mail it to me for my review. You can check for a legit organization at the IRS [here](#). If it's not listed, it's not a legit charitable organization. If the caller says their application is pending yet, tell them you'll consider a donation after it shows up as approved.

The IRS and States have added more security to their systems to protect taxpayers.

The IRS has more information at:
www.irs.gov/taxessecuritytogether

IRS Pub 4524 'Taxes. Security. Together.'
www.irs.gov/pub/irs-pdf/p4524.pdf



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