

Defending Your Dollars: Essential Fraud Prevention in the Digital Age

Useful Resources & Contacts

PREVENTION:

Test Strength of Your Passwords:

<https://www.security.org/>

<https://www.passwordmonster.com>

Free Credit Report

<https://www.annualcreditreport.com/index.action>

BBB Scam Prevention Guide

www.bbb.org/all/scam-prevention

Identity Theft Resource Center

<https://www.idtheftcenter.org/>

DATA BREACHED:

BBB Scam Survival Toolkit

<https://scamsurvivaltoolkit.bbbmarketplacetrust.org>

Check if your email address is in data breach:

<https://haveibeenpwned.com/>

BBB Scam Survival Toolkit

<https://scamsurvivaltoolkit.bbbmarketplacetrust.org>

Federal Trade Commission (FTC)

<https://www.identitytheft.gov> | 1-877-438-4338

CENTRAL
PACIFIC
BANK



Defending Your Dollars: Essential Fraud Prevention in the Digital Age

Practical Tips

PREVENTION:

- Don't react and take a step back to evaluate the situation
 - Remind yourself of our psychological vulnerabilities
- Confirm source by contacting person or company directly
- Don't answer phone calls you don't recognize - let them leave a message
- Don't trust caller ID - numbers can be easily spoofed
- Be aware of your web presence
- Be very cautious for any personal information requests
- Enable multi-factor authentication with distinct factors
- Use separate unique email account for banking
- Keep your devices up-to-date
- Choose different passwords that are over 12-characters long
- Never share one-time passcodes that are sent to you
- Use chip cards and digital wallets versus swiping your card
- Don't store your credit card number on sites you don't frequent
- Avoid public networks

DATA BREACHED:

- Take immediate action!
- Contact and report the incident to the Federal Trade Commission
- Contact the three major credit bureaus and freeze your credit and request fraud alerts
- Notify the financial institution's Fraud Department
- Review statements and recent transactions
- Close any account that may be compromised
- Review personal accounts and change login credentials
- Consider investing in identity theft and data breach protection

