



CYBER SAYS...

Cyber and fraud best practices for protecting yourself



Phishing drives highest security breaches¹ at 16% with an average cost of \$4.8 million in 2024

16%

\$4.8 million



Avoid reusing passwords



There are now more than **16 billion stolen account credentials** available to cybercrime actors.²

Make yourself a difficult target for cyber criminals by not reusing passwords and avoiding weak, commonly used passwords, e.g., 123456.

Monitor accounts and credit

Freeze your credit to prevent credit fraud:

- Equifax: <https://www.equifax.com>
- Experian: <https://www.experian.com>
- TransUnion: <https://www.transunion.com>



Monitor your accounts and credit score for suspicious activity; consider purchasing identify theft protection

Protect your accounts and identity

- 1 Create unique login identities and passwords (avoid using your email address)
- 2 Enable two-factor authentication for Fidelity and other financial, email, phone and social media accounts
- 3 Don't click on untrusted links or attachments in email or text
- 4 Provide current email address and phone number so you can be contacted in real time in case of fraud
- 5 Sign up for voice biometrics when offered
- 6 Consider using a password vault/manager for lower risk accounts

Safeguard your data, mail and online shopping



Backup your data to a secure cloud location



Consider using **trusted payment systems** and never use debit cards for online purchases



Protect your mail – sign up for USPS's free Informed Delivery Service

Secure your devices

- Use a personal firewall and anti-virus software on your personal devices
- Use trusted devices for conducting sensitive transactions
- Avoid conducting sensitive transactions over public Wi-Fi
- Secure your mobile services, including cellphone and mobile provider account
- Update/patch your Internet of Things (IoT) devices - include cameras & smart home devices

1. 60+ Phishing statistics in 2025: Costs, Targets, & Risks Revealed, Techopedia Oct 9 2025
2. 16 billion passwords exposed in record-breaking data breach: What does that mean for you? Cybernews. June 30 2025