From the desk of Peter S. Muffoletto, C.P.A.

Cyber Monday Shopping Should Include Safeguards

Cyber Monday officially starts the holiday on-line shopping season.

For online thieves this creates an opportunity to steal your personal information.

Some simple steps that you should adhere to so as to protect your identity, financial accounts, computers and mobile devices are as follows:.

- Shop at sites where the web address begins "https;" the "s" is for secure
 communications over the computer network. This is an added layer of protection
 when sharing credit card numbers for a purchase. Note that scam sites also can
 use "https," therefore shoppers should ensure they are shopping with a legitimate
 retailer.
- Do not shop on unsecured public wi-fi. This helps to prevent thieves from eavesdropping. Instead, use secure home wi-fi with a password.
- Use security software for computers and mobile phones, and keep it updated.
 Make sure anti-virus software has a feature to stop malware and there is a firewall that can prevent intrusions.
- Do not provide personal information. Phishing scams, imposter emails, calls and texts are the number one way thieves steal personal data.
- Do not open links or attachments on suspicious emails.
- Use strong, unique, yet easily remembered passwords are safest for online accounts.
- Use two-factor authentication whenever possible. Many email providers and social media sites offer this feature to help prevent thieves from easily hacking accounts.
- Back up files on computers and mobile phones. A cloud service or an external hard drive can be used to copy information from computers or phones.

Lastly, if you are in an office environment, make is it mandatory that your personnel know that personal use of the business computers is a terminable event. Many business get hacked due to personal usage of the business computer systems.

The above is not intended as an all-inclusive list, and if you should have questions or issues, we suggest you engage a reputable computer security firm.

We here at Muffoletto & Company believe that the more informed you are in regards to the rules and regulations that affect you the more we can be of service.

Should you have questions relating to any tax or financial matters call at

(818) 346-2160,

or you can visit us on the web at

www.petemcpa.com!

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