

Be cyber secure: protect your home network



Wireless networks — and the other technologies that make up the Internet of Things (IoT), like voice assistants, smart appliances and other connected devices, including phones — are turning most homes into digital hubs. While these devices can increase productivity and convenience, they can also carry risks, leaving your home network susceptible to cyber threats.

→ An unsecured home network can allow cybercriminals to:

- **Transfer funds** out of your accounts or charge purchases to them.
- **Create a fake identity** with some of your information and use it to open a new credit card or apply for a loan.
- **Steal your identity** and claim your tax refund or government benefits.
- **Phish** using your email address or social media accounts to reach your contacts and convince them to share confidential information.
- **Gain unauthorized access** to personal or work devices and sensitive data such as passwords and/or company files.

→ Be proactive:

- **Strengthen your home network.** Change your router's default password and your network name (service set identifier, or SSID), and use an SSID that does not contain your address, name or other things that are easily identifiable.
- **Use the highest security settings** on your router and turn on encryption to make it more difficult for cyber criminals to get access.
- **Update all operating systems, apps and security software** — including antivirus programs and firewalls. Regularly reboot your devices to remove potentially harmful files or programs.
- **Turn off your network** when you are away for an extended period of time.
- **Avoid websites that are not secure** and don't download files or apps from unfamiliar sites.
- **Do not reply to emails or texts from unknown senders** — they may be phishing attempts.

→ If you suspect you have been targeted:

- **Don't delay.** Acting quickly after an attack can minimize damage to your business.
- **Call your bank** and freeze financial accounts that may be affected. Inform credit bureaus.
- **Change all passwords** that may have been compromised.
- **Call the police** and file reports with the relevant local authorities.
- **Document everything** about the financial fraud. The more information you have, the better armed you will be to assist an investigation, and the better prepared you will be against future cyber crime attempts.

Visit www.bankofamerica.com/security to learn how to help protect yourself and those closest to you.

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