



# Personal cybersecurity

### The top five things you can do today to help protect yourself online

#### 1. Use strong passwords and authentication

- Use strong and unique passwords that can't be guessed based on public information about you.
- Don't reuse passwords across accounts and change them periodically.
- Use multi-factor authentication if available (especially with financial accounts).

#### 2. Protect your devices

- Keep your device software up-to-date and consider using a reputable anti-virus program.
- Know the difference between legitimate update notifications and scams that use pop-ups to trick you.
- Learn about tech support scams here at https://consumer.ftc.gov/articles/how-spotavoid-and-report-tech-support-scams#Spotting.

#### 3. Be careful with Wi-Fi

- Secure your home Wi-Fi network by changing your default passwords, encrypting it and keeping software up-to-date.
- Learn how to secure home Wi-Fi, visit https://consumer.ftc.gov/articles/how-secureyour-home-wi-fi-network.
- Be careful when connecting to a public Wi-Fi network and avoid sensitive transactions such as purchases or logging on to financial accounts when on a public network.

### 4. Back up your data

- In case something goes wrong or you are hacked, make sure to have your data backed up.
- Learn about backing up your phone at https://consumer.ftc.gov/articles/how-protect-yourphone-hackers#Backup.
- Learn about backing up your computer by visiting https://consumer.ftc.gov/articles/how-removeyour-personal-information-you-get-rid-yourcomputer#backup.

## Be skeptical and ask for help when you encounter a red flag

- Scrutinize email addresses and websites carefully to avoid imposters.
- Beware of unsolicited calls or emails asking you to verify a one-time-passcode.
- Don't click links or open attachments in unsolicited emails or text messages.
- Be very suspicious of any pressure or demand to send funds immediately, especially using gift cards, cryptocurrency and money transfers.
- Don't be afraid to hang up or disengage if something doesn't feel right. Talk to a professional such as your financial advisor, the Federal Trade Commission or law enforcement.

For more information on how to protect yourself online, visit RBC Wealth Management's cybersecurity center Cybersecurity: How to protect yourself online at https://www.rbcwealthmanagement.com/en-us/cybersecurity/how-to-protect-yourself-online?

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.