

8 Ways to Protect Your Financial Identity Online

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A little self-defense can go a long way toward protecting yourself against identity theft. You may not realize it, but shopping, banking, working, and connecting with friends online are all activities that may allow unwanted individuals to collect information about you. Fortunately, there are things you can do to protect yourself. Take the following steps to help keep your identity safe in the digital space.

Beef Up Your Home Wireless Network Security

Your wireless network is the gateway to online activities at home. It's important to make sure it's secure so that you can prevent unwanted access while still providing access to authorized users.

Implement wireless network security measures and protect your online activities by creating secure router passwords, turning on encryption, and enabling firewalls on your computer.

Use Secure Sites

Using the internet requires some virtual street-smarts to make sure you don't end up handing over your wallet in a seedy virtual neighborhood.

Before entering username and password information, make sure the website's URL on the login page begins with "https" rather than "http." The "s" in "https" stands for "secure," and basically ensures that your information is encrypted so that it can be transmitted safely.

It's okay if a site's homepage begins with "http," but the ending "s" should be present on pages where you log on. Reputable merchants and online banks will always use this type of encryption on their sites.

Set Strong Online Passwords

Managing a slew of passwords is just a fact of modern life. But getting lazy with them will make you vulnerable to identity theft. Create strong passwords for every login you create. This means logins to websites, accounts, and devices.

Experts suggest using passwords that combine numbers, letters, and upper- and lowercase letters. It's also a good idea not to use common phrases or dates, such as your name or birthday.

Vary your passwords from one online account to another and if you write them down, keep them in a safe place. Avoid sharing your passwords with anyone.

Avoid "Phishing" Scams

Scammers send out fake emails to random addresses to trick people into divulging personal information. This activity is known as "phishing."

Be cautious about what you read or receive online and be suspicious of any email you receive requesting sensitive information. Companies you already have an account with typically won't ask via email for information they already have.



Use Public Hotspots Wisely

Many businesses and public places offer a "WiFi hotspot" for people to access the internet away from home. You usually can use this convenience with no problem, but it's a good idea to be cautious. Notice who is behind and around you. Check the network's privacy information page when you first sign in, and make sure your own device's security software is up-to-date.

Secure Your Mobile Devices

Don't leave your phone, laptop, tablet, or other internet-enabled device unattended in a public place. Besides the fact that you don't want to be out the cost of replacement, keeping your devices secure helps keep your personal information secure.

Make sure your device's software is up-to-date, as the updates usually fix some security vulnerabilities. Use a code to unlock your phone or tablet. If your device is equipped, set up a biometric authentication method like fingerprint or facial recognition to unlock it for use.

Be careful which apps you download. Read reviews and only download apps from trusted developers. Take time to set up the remote location-tracking capability specific to your device. Often these applications will provide a way to wipe your information remotely should you lose track of your device.

Monitor Your Accounts

Reviewing your accounts regularly is an important part of keeping your financial identity safe. Keep tabs on your recent transactions and balances and monitor your credit card accounts.

If you notice errors or suspicious activity, you can report and resolve them quickly. Check your credit report annually—at minimum—for any activity that you have not authorized or that appears to be incorrect.

Use Social Media Judiciously

It's fun to connect with friends and family online, but be careful what you follow, post, and click. Games, plug-ins, and even images can be provided by third party developers and not the social network itself. Consider restricting your online profile and review your privacy settings periodically.

www.ally.com/do-it-right/banking/internet-bank-account-protecting-your-finances

How to Reduce Your Home's Cooling Costs

Jeffrey Orloff



1 Clean Your Air Filter

When is the last time you replaced your unit's air filter? If it's been a while, it can accumulate dust and dirt, reducing its air flow. Examine the unit's air filters once a month and clean or replace filters when necessary. Keeping them clean can cut energy use by anywhere from 5 percent to 15 percent.

If you have trouble remembering to check the filter, some thermostats have reminder lights that will change color when the filter needs to be replaced.

2 Maintain the Ducts and Vents

If you are using a central air conditioning unit, make sure the air ducts are properly insulated, especially those that pass through the attic or any other areas that are not air-conditioned. You may want to have a specialist check for holes or leaks in the ducts once a year.

Duct tape can offer a temporary repair, but eventually, holes and leaks will need to be professionally fixed. If you have rooms in your house that you don't often use, such as a guest-bedroom, shut the doors and close the vents to save on energy.

3 Check for Household Leaks

Make sure air isn't escaping through unnecessary openings such as fireplace dampers, doors or windows. Take a good look at the seals around these areas to see if weather stripping or caulk needs to be applied. Ideally, you'll want to check for leaks before turning on the air conditioning, at the beginning of summer weather.

4 Reduce Heat Sources

While natural light is nice, in the summer months, the sun's rays can raise the temperature in your home. Close blinds and drapes or invest in blackout curtains to reduce exterior heat.

Keep heat-producing appliances, such as televisions or lamps, away from the thermostat. The heat they produce can cause your thermostat to think it needs to work harder to cool the room, using up more energy.

Cooking, baking, or using other appliances can also raise the temperature inside, forcing your air conditioner to work harder, so limit those activities during the hottest hours of the day.

During the summer months, temperatures rise and it can get uncomfortable quickly. Once the temperatures reach the 80's and 90's, you likely turn on your air conditioning unit. But while your home comfort system can make you feel cooler and more relaxed, it can really hurt your wallet.

Using your air conditioner can raise your energy bill significantly. You could end up losing hundreds of dollars over the course of the summer. But it is possible to be comfortable and still reduce your bills.

The following six tips can help you save on air conditioning costs:

5 Use Fans Strategically

Fans can also help cool your home at a fraction of the cost of an air conditioner. While it's unlikely that a fan can replace your AC unit completely, a fan can be a great supplement. On milder days, using just the fans can save as much as 60 percent on your energy bill. Position them near or in windows, and try to create cross-breezes when possible.

6 Set a Realistic Temperature

Turning your thermostat to 78 degrees Fahrenheit is the most efficient setting for your air conditioner during warmer months. Reducing your home's temperature lower, such as to 72 degrees, could increase your cooling costs by as much as 47 percent.

And when it's hot, don't set the air conditioner at a much lower temperature. While you may think that makes the unit work faster, in actuality it doesn't help cool the room any more quickly.

www.thebalanceeveryday.com/six-steps-to-reduce-your-homes-cooling-costs-2941139



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