PROTECT YOURSELF · 10 THINGS

Be a hard target

A big security hole in the software behind most websites went public this fall. You can't fix the internet. You can make yourself a hard target. Ten things, and most take five minutes.

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1 **Call before every wire.**
Use a number you already have, never one from the email. Tell every client at signing, "We will never email you wire changes."

2 **Kill text-message codes.**
Your email unlocks everything else. Lock it with an authenticator app or a security key.

3 **Get a password manager.**
1Password or Bitwarden. One password to remember, a different one everywhere else.

4 **Lock your phone number.**
Call your carrier and ask for a port-out PIN. Then nobody can move your number to their phone.

5 **Ask your website company one question.**
"Are you on the latest PHP security update?" If your site runs on WordPress, send it today.

6 **Never sign in from a link.**
Fake DocuSign, Dotloop and MLS pages look perfect. Open the app or type the address yourself.

7 **Check your email forwarding.**
A scammer who gets in adds a hidden rule that copies your mail. If you didn't set it up, delete it.

8 **Pick a family code word.**
AI can copy your voice from one short video. If "you" call asking for money, they ask for the word.

9 **Turn on automatic updates.**
Phone, computer, browser. Most attacks use holes that already have a fix.

10 **Freeze your credit.**
It's free at Equifax, Experian and TransUnion. Unfreezing takes minutes.

Is any of this fun? No. But one wire gone wrong costs more than all ten put together. Be a hard target, and we are here for anything you need.

Kyle