

Below are practical steps anyone can implement in less than 24 hours to reduce the chances of being a victim of cybercrime or identity theft.



Emails, texts or phone calls telling you to take immediate action are a red flag.

Stop, take a breath and trust your gut instincts – if it doesn't make sense, it isn't true.



Don't click on links from unknown senders. Instead open a separate browser and go to the site at the web address you know is legitimate.



Keep your devices, including your phone, updated. Those updates are often to fix security holes, so the longer you wait to update, the longer you are vulnerable.



Use a password manager or system that allows you to follow best password practices and go through a monthly review.



Create a "Family Password" for you and your family members that can be used to verbally confirm they are who they say they are or are claiming to be or acting on behalf of a family member.



Set up two-factor authentication on financial and social media sites. Two-factor authentication will send a code to your phone if sign-in occurs from a new device.



Perform a credit freeze – including for your kids. A credit freeze is the best way to prevent someone from opening credit in your name.