

# Be cyber secure: connecting on the go



With Wi-Fi available almost everywhere, it is now quite easy to connect while on the go—and multitask wherever you are. When using public or unsecured networks you could expose your private information to cyber criminals who steal passwords when you're using public Wi-Fi. Or they may watch your keystrokes as you type out a PIN number or a password—a practice called "shoulder surfing." Once these criminals have your sensitive information, they can potentially gain access to your entire digital footprint.

## → With your passwords and access, cyber criminals can:

- **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.
- **Phish** using your email address or social media accounts to reach your contacts and convince them to share confidential information.
- **Steal your identity** and claim your tax refund or government benefits.

## → Be proactive:

- **Disable remote and automatic connection** to Wi-Fi and Bluetooth on your devices.
- **Avoid public Wi-Fi networks whenever possible**, especially in airports, hotels and cafes, and never use those networks to access financial accounts. Instead, use a network you trust or your cellular network.
- **Research and install a virtual private network**, or VPN, on your devices to encrypt and protect your internet traffic and passwords, especially when using public Wi-Fi. Be aware you may have difficulty accessing some financial websites through VPN due to anti-fraud protections.
- **Stay constantly aware** of your surroundings and use privacy screens when you can.
- **Keep personal information** stored on mobile devices to a minimum.

## → If you suspect you have been targeted:

- **Don't delay.** Acting quickly after an event can minimize its impact.
- **Call your bank** and freeze financial accounts that may be affected and inform credit bureaus.
- **File reports** with the relevant local law enforcement officials.
- **Document everything** about the event. The more information you have, the better armed you will be to assist an investigation by your company, your bank and law enforcement officials, and the better prepared you will be against future events.

Visit [www.bankofamerica.com/security](http://www.bankofamerica.com/security) to learn how to help protect yourself and those closest to you.

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