

Ten Ways to Improve Your Fraud Defenses

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The following notes provide a brief outline of the presentation including links that are references during the presentation. Much of the material is obtained from the Clark Howard site at clark.com. Clark Howard is a popular pod caster and provides a lot of sound advice.

- 1. Phone Call Blocking** — The Silence Unknown Caller feature in the iPhone is powerful when combined with a good Address Book (Contacts). If your address book is quite incomplete, then there will need to be a process before you can fully use the blocking feature.
- 2. E-Mail Phishing and Message Links** — Scammers are very skilled in trying to get you to click on and take action on fraudulent links.
- 3. Message (Text) Blocking** — Filtering messages from unknown senders can be valuable, allowing focus on the important messages. The use of messages for list purposes will continue to grow as marketing people realize that messaging has become more and more popular.
- 4. Websites** — Searching the web is a valuable and powerful capability for users. The same care in receiving email messages should be applied. There are fraudulent hooks that can be placed in websites from non-reputable sources.
- 5. Social Media** — Think about why is it free for you to use. They do make a lot of money selling ads based on a profile that they develop for your usage.
- 6. Credit and Debit Cards** — [Never Use a Debit Card to pay for Anything!](#) Clark Howard offers a valuable perspective on the dangers of debit cards. PayPal and ApplePay have special safeguards that minimize your risks in paying without sharing your account information with the vendor.
- 7. Freeze your Credit** — [Freezing your credit with all threes major credit bureaus is the single most important thing you can to to protect yourself against identity theft.](#) There are secondary benefits with a great reduction in junk phone and junk mail.
- 8. Credit Monitoring** — Monitoring your credit rating is very important as unusual changes can be a warning of identity theft. [Credit Karma is a valuable and free capability to help you monitor credit.](#)
- 9. Apple Infrastructure** — Apple's control of their entire infrastructure through iCloud has many benefits. Control of hardware, operating systems, and the app stores gives them a unique advantage. This is not available in the PC world.
- 10. Identity Theft** — This is the major threat that we experience and can destroy our estate. [What to do about identity is excellent advice from Clark Howard.](#)