





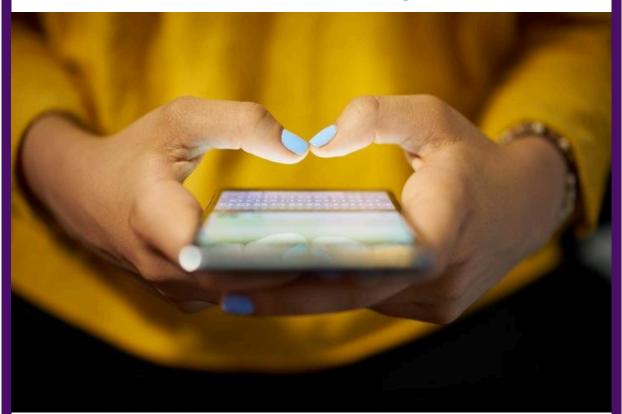




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5 Ways to Better Protect Your Social Media **Accounts from Identity Theft**



When you share a photo of your family or post details about your vacation on social media, you probably intend to share these moments of your life with friends, relatives and other people you know. But cybercriminals could also be part of your audience, lurking on your profile to gather sensitive information and steal your identity. By understanding how you can avoid oversharing your private information and better protect yourself from

identity theft and other scams with these tips from Equifax, you can still use your favorite social media platforms without worrying about your safety.

What are the dangers of social media?

As social media platforms such as X[®], TikTok[®], Snapchat[®], Instagram[®] and Facebook[®] become increasingly integrated into our lives, social media identity theft is becoming more and more common.

Scammers may use your name and photos to create fake profiles, which they can then use to scam other people for money. While pretending to be you, scammers may ask your followers to donate to a fake charity or send a message saying that you are struggling to pay your bills and need some cash. Cyberthieves may also hack into your account and use your profile to spread hateful speech, post embarrassing messages or images, distribute spam or post links to malicious sites.

Also, you could be sharing personal details that criminals then use to commit identity theft or fraud. While it may seem obvious not to share your Social Security number or credit card numbers online, other images and information can be just as revealing. Posting photos of a job offer or college acceptance letter might reveal personal information such as your full name, home address and phone number, which identity thieves can then use to create fake social media profiles or hack into your financial accounts.

How can you ensure social media privacy and safety?

Although there are no surefire ways to completely avoid identity theft on social media platforms, certain strategies can help reduce the risk and better protect your personal information:

- Focus on privacy. Be cautious about what you post online. Don't reveal sensitive
 details such as your date of birth and home address. Also, make sure to check your
 privacy settings for each of your social media accounts. You may want to restrict
 who can see your friends list, contacts and photos by keeping your accounts private
 so only people you know can see your posts and other information.
- Use strong passwords. Passwords shouldn't be easy to remember or guess. Aim
 to create complex passwords that are random and over 15 characters long for all of
 your social media accounts. For extra security, activate multi-factor authentication
 (also known as two-step verification) so that you receive a code to your mobile
 phone or email address anytime you or someone else tries to log into your account.
- Be careful whom you accept friend requests from. Only accept friend requests
 from people you know, and avoid responding to messages or clicking on links sent
 by people you don't know.
- Watch out for phishing. Scammers may send you fraudulent emails (known as phishing) in which they pose as staff from Facebook, X or other social media platforms. These individuals may claim that your account has been hacked or that you need to change your password. Phishing attempts typically ask you to click on a link and enter your login credentials, which scammers then use to access your accounts. To identify a phishing email, look for strange or unexpected details such

- as misspellings or grammatical errors and hover over hyperlinks to see if the URL is taking you to a site unrelated to the alleged sender of the email.
- Don't share confidential information online. Never send payment or personal
 identification details such as credit card information, Social Security numbers or
 photos of your birth certificate, passport or ID over social media, even if you're
 privately messaging someone you know, such as a close friend or family member.

What else can you do to protect yourself from identity theft on social media? Aside from adjusting your privacy settings to protect your personal information, being careful about what you post and avoiding suspicious friend requests or messages, here are some other best practices to consider:

- Search yourself using Google® or another search engine to see if any fake profiles come up. If you see a profile with your name and/or photo attached to it that you didn't create, alert the social media platform immediately, as someone is likely impersonating you.
- Change your passwords periodically to ensure that your accounts are secure, and use a password manager to help you generate and keep track of complex passwords. You can download a password manager app for free or pay for a more robust option.
- Consider posting a few days after your vacation. Sharing your trip with your followers in real time may be exciting, but this also alerts burglars that you're away from home. Posting about your vacation after you've returned can help reduce this risk.
- Check your credit reports. It's a good idea to monitor your credit reports regularly for information you don't recognize, such as accounts opened in your name. You can get free credit reports from the three nationwide consumer reporting agencies—Equifax, TransUnion and Experian—at AnnualCreditReport.com.

By understanding how you can avoid oversharing your private information and protect yourself from identity theft and other scams, you can still use your favorite social media platforms without worrying about your safety.

Article source.









About UNITE Credit Union

UNITE Credit Union was established in 1955, and since then has provided financial services to the students, parents of students, alumni, faculty, staff & retirees of the University of Northern Iowa; the employees, families & retirees of MidAmerican Energy & the students, parents of students, alumni, faculty, staff & retirees of the Cedar Falls School District.

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