

## December 2018 Newsletter

### Protecting Yourself While Shopping Online

#### *What steps should you take?*

Whether you shop online routinely or infrequently, the risk of identity theft rises as you offer more and more information about yourself online.

**Avoid using a debit card, and use only one credit card.** If your debit card gets hacked, the thieves may be able to access your bank account. But if you use just one credit card for online shopping, you will have only one card to cancel if your card number is compromised. (It would also be wise to keep a low credit limit on that particular card.)

**Look for the “https://” before you enter personal information.** When you see that (look for the “s”), it should indicate that you are transmitting data within a secure site. Depending on your browser, you may also see a padlock symbol at the bottom of the browser window.

**Watch what you click – and watch out for fake sites.** Pop-ups, attachments from mysterious sources, dubious links – do not be tempted to explore where they lead. Hackers have created all manner of “phishing” sites and online surveys – seemingly legitimate, but set up to siphon your information. It is better to be skeptical.

**Protect your PC.** When did you install the security and firewall programs on your computer? Have you updated them recently? Change stored passwords frequently. Make them unique and obscure. It is a good idea to change or update your passwords once in a while. Mix letters and numbers, and use an uppercase letter if possible. Never use “password” or your birth date as your password!

**Don’t shop using an unsecured wi-fi connection.** You are really leaving yourself open to identity theft if you shop using public wi-fi. Put away the laptop and wait until you are on a secure, private internet connection. Hackers can tap into your Smartphone via the same tactics by which they can invade your PC.

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**J. Marshall Associates is in the midst of our annual holiday clothing drive for the Veterans Association of Bristol County. Hats, gloves, and new socks are really needed as well as slightly used coats, jackets, shorts and pants. Donations can be dropped off until December 18<sup>th</sup> from 8:30 am to 5:00 pm at our office. Call 508.673.3300 for more information.**



SELECT CLUB

This year's Select Club Appreciation event was held on November 15<sup>th</sup> at the Cove Restaurant. Thank you to all our members, who joined us and to those unable to attend, for contributing to our success.



## BECOME A SELECT CLUB MEMBER

Our success comes from referrals from our valued clients, please consider sharing us with your family and friends.

Becoming a *Select Club Member* is as easy as providing a referral that results in a client meeting. The first referral initiates your membership and each additional referral in 2018 that results in a client meeting will be an entry into the *Select Club* quarterly drawing.

Contact the office at 508.673.3300 or speak with your advisor for details.



## The Financial Planning Hour



Join Richard Bassett from 1 - 2 pm every Monday for his weekly radio show on WSAR1480. Stay in the know on relevant topics that are defining the American economy, as well as discussions on financial planning.

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