



A few simple steps to help stay safe online

Consider taking these simple steps to protect your sensitive data:

1 Consider placing a temporary credit freeze at no cost, as described in this US Government alert: <https://www.usa.gov/credit-freeze>. This will protect you in the event of any potential fraudulent attempts to open credit in your name.

2 Use multifactor authentication (MFA) everywhere it is available. Using multiple factors to authenticate into an account makes it much more difficult for hackers to access your accounts. At TIAA this is automatically provided.

3 Be vigilant in spotting phishing attacks. These ploys aim to trick you into sharing your passwords, account numbers or other sensitive information. If that happens, fraudsters may be able to access and control your accounts. Don't open or respond to suspicious or unsolicited phone calls, emails or texts. TIAA will NEVER ask you for personal information in emails or texts.

4 Use a different password for every site and create complex passphrases with 12 or more characters. A 12-character password takes 62 trillion times longer to crack than a 6-character password.¹

5 Be wary of oversharing information online. Fraudsters use overshared data on social media channels for social engineering attacks.

6 Keep personal contact information current with all of your financial institutions so you can be reached if suspicious activity occurs.

7 Regularly monitor your credit score and online accounts. Close and delete unused accounts.

8 Use antivirus software and update software, hardware, and applications. Updates include security upgrades to keep your devices safe. Place a unique password on your home Wi-Fi network.

9 Immediately report identity theft and cybersecurity incidents.

- If you are the victim of online or internet-enabled crime, file a report with the Internet Crime Complaint Center (IC3).
- Phishing and identity theft concerns can be reported through [FTC.gov](https://www.ftc.gov).
- For TIAA, report a suspicious email at abuse@tiaa.org or by calling 800-842-2252.

At TIAA, customer data security is a responsibility and a top priority. We combine advanced technology, people, and processes to meet that responsibility and we comply with both state and federal laws, regulations, and industry guidelines. For more information, please visit the TIAA Security Center.

¹ Scientific American: The Mathematics of (Hacking) passwords, April 2019.