

Foster & Motley

WEALTH MANAGEMENT

With email fraud and identity theft on the rise, your personal and financial information is in good hands. The entire Foster & Motley team is dedicated to keeping your personal and financial information safe by combining the right people with the right processes.

The Right People: Personnel & Training

Our commitment to your security starts and ends with our employees. We are highly selective with who we bring onto our team to ensure that you consistently receive the exceptional service, professionalism, and privacy that you deserve.

- ✓ All prospective Foster & Motley employees undergo an extensive screening process, including verification of professional references and a thorough background check for criminal and credit history.
- ✓ All employees and vendors are required to sign a confidentiality agreement to further protect your privacy.
- ✓ All employees are continuously trained to adhere to our written policies and procedures and to be vigilant and proactive in monitoring for suspicious email or account activity.

The Right Processes: Computer Software & Online Security

When it comes to keeping your personal and financial information safe online, we are continuously looking for ways to update our security practices and procedures to stay ahead of industry standards and increasingly sophisticated fraudsters.

- ✓ Any time we receive a client email requesting that we take irregular account action (i.e. – fund transfers to a third party, changes of address, release of personal information, etc.) we'll call you to for verbal confirmation.
- ✓ We utilize ShareFile, an encrypted document sharing tool, for when we need to send documents that contain sensitive information.
- ✓ All discarded personal documents and paperwork are deposited into a secure shredder bin.
- ✓ We enforce a strong password creation policy and require all employee passwords to be changed frequently at scheduled intervals.
- ✓ Our antivirus and spam protection software systems are consistently maintained and security updates are performed regularly.

charles SCHWAB

Charles Schwab & Co., our trusted custodian partner, understands the importance of cybersecurity and what it means to our firm and our clients. As part of their ongoing efforts they've created *SchwabSafe*[®]: a collection of security measures designed to keep your personal and financial information safe online. These measures include a combination of behind-the-scenes authentication technology within their online channels, fraud detection monitoring of accounts, encryption of electronic transmissions, and ongoing privacy training for employees. For more information on the *SchwabSafe*[®] initiative, please visit: <https://www.schwab.com/schwabsafe> or search "*SchwabSafe*" on your internet browser.

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**If you suspect fraud or identity theft, the faster you act the better.
Here is what you need to do, right now:**

1. **Contact us first—we're here to help!**
 - Call the Foster & Motley team at **513-561-6640**.
 - Call Schwab at 877-862-6352. If you are abroad, call **+1-602-355-7300**.
 - Call your bank, credit card company or other account custodians to check for unauthorized activity.

2. **If unauthorized activity is confirmed, file a 90-day "Initial Fraud Alert" and order your free credit reports.**
 - Equifax: Call 800-525-6285 or visit www.equifax.com
 - Experian: Call 888-397-3742 or visit www.experian.com
 - TransUnion: Call 800-680-7289 or visit www.transunion.com
 - Innovis: Call 800-540-2505 or visit <https://www.innovis.com>

3. **Type up an "Identity Theft Affidavit" with known details and use it to file a police report.**
 - The Identity Theft Affidavit combined with the police report will constitute an "Identity Theft Report," which will be used to clean up any problems caused by the thief.
 - Successfully resolving identity theft may require multiple phone calls and letters. Create a system to organize your papers and calls and to track deadlines.

4. **Visit the Federal Trade Commission's (FTC) Identity Theft Website:**
<https://www.consumer.ftc.gov/features/feature-0014-identity-theft> or ask your Foster & Motley representative to send you a copy of the FTC's Identity Theft instructional booklet.

5. **Make a plan for how to protect your personal information going forward.**
 - Educate yourself! Consider watching the four part Computer Security series hosted by Foster & Motley in 2018:
<https://www.fosterandmotley.com/insights/2018/01/10/computer-security-education-series> (Updated series to take place in early 2021)
 - Consider setting up new email addresses.
 - Begin using a password manager like [LastPass](#).
 - Opt-in to the [Identity Protection PIN](#) program through the IRS to protect yourself from tax-related identity theft.
 - Freeze your credit (see above links to each of the credit bureaus.)
 - Utilize two-factor authentication whenever it is available.

Procedures courtesy of *SchwabSafe*® and the Federal Trade Commission.