

Security Mistakes You Could Be Making with Your Smartphone

Presented by David M. Weidmayer, CFP®

It's tough to remember how we got by before smartphones. How did we get around town without handy access to Google Maps? Pay our bills on time before we had credit card and banking apps? Or let someone know we were running late without text messaging?

Because completing tasks on smartphones is so easy, we tend to take these devices for granted, overlooking the sensitivity of the data we store on them. This can put our information at risk. To help you safeguard your confidential data, we're sharing five mistakes that most of us make when using our smartphones, plus some simple best practices for avoiding these pitfalls.

5 Common Mistakes and How to Fix Them

1. **The mistake: not auto-locking our phones or using passwords.** Most smartphone users don't password-protect their devices, making information vulnerable if phones are lost or stolen.

The fixes:

- **Change your settings to require that you input your passcode** immediately upon locking.
- **Avoid using a screen-lock pattern and opt for a PIN or password instead.** Although having a password is the most basic form of security, it will serve as a first line of defense, at least giving you the opportunity to remotely wipe or track your phone if it is lost or stolen.

2. **The mistake: connecting to public or unsecure Wi-Fi networks.** Public Wi-Fi networks pose a major security risk. Cyberthieves connected to the same network can view your activity and any information you send over the network, including usernames, passwords, account information, credit card information, and e-mail messages.

The fix: Turn off auto-discovery if your phone has that function!

3. **The mistake: using out-of-date apps and software.** Outdated apps and mobile operating system software leave your phone open to security vulnerabilities.

The fixes:

- **Keep apps up to date.** This mitigates risks by patching up holes that might leave your data exposed. Most smartphones have an automatic update option for apps; use it!
- **Update your mobile OS software** as soon as you are notified that an update is available.

4. **Mistake: staying logged into—or forgetting to log out of—apps that store your financial information** (e.g., Amazon, Capital One, and other shopping or banking service providers). Although certainly more convenient than entering your credentials every time you need access, this habit could leave you

vulnerable to some serious financial risk. If your phone is lost, stolen, or remotely accessed over a Wi-Fi network, you're basically handing over your wallet to the bad guys.

The fix: Don't stay logged into apps, and clear your device's browser history regularly.

- 5. The mistake: clicking on links sent through unsolicited texts or e-mails.** Cybercriminals have crossed over from the desktop to the mobile world. They now deploy their phishing attempts through text messages or e-mails, hoping that you'll click on their bogus links and provide them with your credentials or financial information.

The fix: Just as with you desktop or laptop, be wary of clicking links and downloading attachments on your smartphone—don't do it. These days, it's not unheard of for viruses to infect smartphones.

What the future holds

All signs point to more of us using mobile devices to communicate and transact business, which means that more of our information will be out there tempting hackers to steal it. Don't be lulled into a false sense of security. Follow the simple advice shared above.

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David M. Weidmayer is a financial advisor located at 9850 Westpoint Drive, Suite 550 Indianapolis, IN 46256. He offers securities and advisory services as an Investment Adviser Representative of Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. He can be reached at (317) 579-9400 or at dave@wwealthsolutions.com.