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Subject: Recent Increase in Cyber-Hacking Attempts

Greetings!

Commonwealth Financial Network®, our RIA–broker/dealer, has detected an increase in cyber-hacking attempts over the holiday period. **Please be especially vigilant against suspicious emails, texts, and websites.**

With the increase in online shopping, scammers will use many techniques to fool potential victims, including phishing emails or text messages, in order to obtain sensitive personal information. Please remember to be especially leery of emails or text messages that indicate a problem or question regarding a client's financial account information, as these scams may include hyperlinks that direct to fraudulent websites in an effort to obtain client identification or personal account data.

Here are some helpful tips you can use to avoid becoming a victim of cyber fraud:

- **Don't:**
 - Do not respond to unsolicited (spam) email or text.
 - Do not click on links contained within an unsolicited email or text messages.
 - Do not fill out forms contained in email messages that ask for personal information.
- **Do:**
 - Compare the link in the email to the web address link you are directed to and only click on it if they match.
 - Instead of clicking on a link you're not sure about, type in the website, use a bookmark, or search on Google.
 - Call the client or business that supposedly sent the email to verify that the email is genuine (but don't use the phone number included in the email, as that may be fraudulent, too).
- **Remember:**
 - If you are requested to act quickly or there is an emergency, it may be a scam. Fraudsters create a sense of urgency to get you to act impulsively.
 - If it looks too good to be true, it probably is.

Stay safe,