

VANTAGE point

SUMMER 2019

KEEP YOUR FINANCES SAFE
WITH THESE 10
CYBERSECURITY TIPS

4 AWESOME BEACH TOWNS
ON EACH COAST

TRY THESE EXERCISES TO
BOOST YOUR HEART'S HEALTH

HEALTHY + DELICIOUS
RECIPES FOR COOKOUT SEASON



PRINCIPAL PRESERVATION
SERVICES

A LETTER FROM YOUR ADVISOR



DEAR CLIENT,

We hope your summer is off to a great start! These months are always welcomed; with longer days, warmer temperatures, and vacation season in full swing.

In our Summer 2019 newsletter, we drew inspiration from some of summer's favorite activities: cookouts, beach retreats, and exercise.

In our most robust article, we showcase four awesome beach towns to visit on each coast of our great nation. Not only that, but for each destination we included local tips for places to see, restaurants to visit, and shops to explore. We hope there's enough time left in your busy summer schedule to visit at least one location. But if not, there's always next year!

Summer's also a great time to get in shape and focus on preventative care that leaves you happy, healthy, and away from the doctor. We laid out a handful of the best exercises you can do for your heart to keep your "ticker" going strong for years to come.

Next, we compiled a list of healthy and delicious cookout dishes to make for your next outdoor get-together. If you're looking for new recipes that'll put hotdogs and potato salad to shame, then these are for you.

Lastly, we list several actionable tips that'll help keep your finances and personal information safe in an online world that increasingly experiences account hacking and cyber-attacks. Take a moment to enjoy our latest newsletter. We hope the articles benefit you this summer and beyond.

As your financial professionals at Principal Preservation Services, we wish you a happy, safe, and enjoyable summer. We look forward to hearing from you soon.

WARM REGARDS,

Mike Kojonen

Mike Kojonen



PRINCIPAL PRESERVATION
S E R V I C E S

SAVE THE DATE WINE EXPERIENCE

Back by popular demand! Mark your calendars because this year's wine tasting experience is coming up quick. We'll enjoy an array of beautiful wines to satisfy all types of wine lovers. We'll also treat you to a variety of appetizers while you taste!

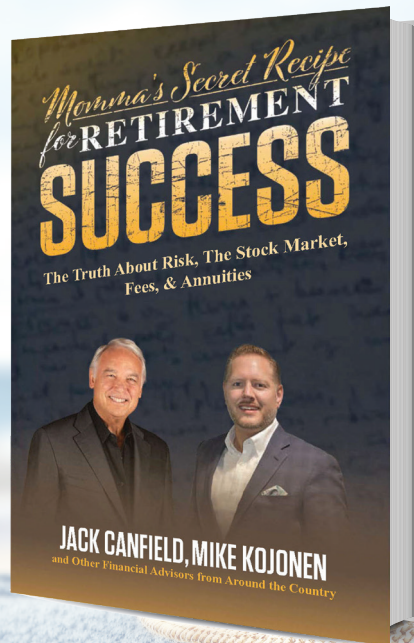
DATE: MONDAY, SEPTEMBER 9TH | LOCATION: BELLE VINEZ WINERY
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"Mamma's Secret Recipe for Retirement Success" features the truth about risk, the stock market, fees & annuities. Authored by Jack Canfield, Michael Kojonen and other leading financial professionals from around the world. Hard cover copies coming soon but if you'd like to request a FREE digital copy of Mike's chapter, give us a call!



COMING THIS SEPTEMBER

WEEKLY PODCAST

We're so excited to announce that starting this September, Mike Kojonen will be the host of his very own weekly podcast! He'll talk about important financial topics that you'll want to understand to enjoy a happy retirement! Stay tuned for more details.



4 Awesome Beach TOWNS ON EACH COAST



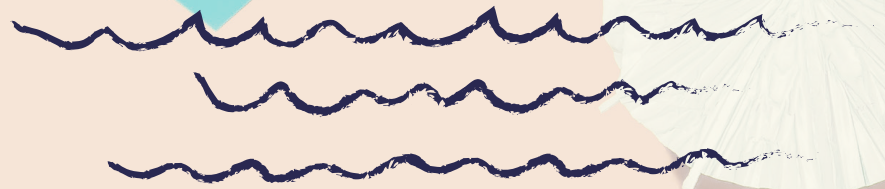
Martha's Vineyard, MA



Nags Head, NC

SUMMER and beach vacations are virtually synonymous in the minds of Americans. It's a rite of passage each year as we head into the warmer months, and the memories of such vacations remain with us for the rest of our lives. What other reason could you need to visit a beach?

Well, in case you do, we have eight more. Regardless if you're an East Coaster or West Coaster, we've got four excellent spots on each edge of our nation that you should consider visiting before the summer passes you by.



East Coast

Nags Head, NC

Nags Head gets the nod here, but the entire Outer Banks of North Carolina are worthy of this list. Stretching more than 100 miles, these precious barrier islands are simply a must-visit for any ocean-loving American.

As one of the most established towns in the Outer Banks (or OBX if you're feeling hip), Nags Head is a popular destination that has loads of restaurants, water sports, golf, natural and historical attractions, and so much more.

The most obvious place to start is at the water. With clean sands and family-friendly vibes, the beaches around Nags Head are the perfect place for sunbathing and taking in those ocean views. On the opposite side of the barrier island facing the Roanoke Sound is Jockey's Ridge

State Park. It's home to the tallest sand dune on the entire Atlantic coast, and trekking to the top offers rewarding views.

History buffs can rejoice while visiting Nags Head, too. Take a visit to the Wright Brothers National Memorial in nearby Kitty Hawk, where the first successful airplane flight took place. Or, drive to the Cape Hatteras Lighthouse that's stood since 1870. You can even look at artifacts from the 1500s at Fort Raleigh or visit a freedmen's colony where nearly 3,000 freed slaves lived during the Civil War.

Frankly, there's so much to do. Let's just end with this: There's a reason why year after year, generation after generation, Nags Head is one of the most loved beach towns in America.

Martha's Vineyard, MA

Be ready to get your posh on if you're visiting Martha's Vineyard. Nicknamed "Hollywood East," this destination in Massachusetts is one of the most fashionable beaches in America. Just south of the just-as-famous Cape Cod, the Vineyard is an excellent summer beach destination.

The beaches are pristine on this triangle-shaped island, and you can surely enjoy a day or two in the sun and sand. But that's not what sets the Vineyard apart. However, if you're starting at the coast, a visit to the Aquinnah Cliffs is a must. It'll be busy, but the glacier-carved cliffs are more than worth it.

No trip to Martha's Vineyard is complete without a venture to Oak Bluff Campground. Contrary to

what you may think, this area is filled with Gothic-style summer cottages that are colorful (to say the least). Take it all in while you conjure up dreams of owning one. If you're interested in what one may look like inside, stop by the Cottage Museum to catch a glimpse.

What's next on your list is up to you. You could visit the beautiful Polly Hill Arboretum, rent a kayak, walk the 250-acre Felix Neck Wildlife Sanctuary, or check out one of the many art galleries that call the island home.

There's no shortage of restaurants, either. Dine in at the famous Martha's Vineyard Chowder Company or try out other tasty bites at restaurants like Atria, Among the Flowers Café, Rockfish, or State Road.

Virginia Beach, VA

Virginia Beach is home to a three-mile stretch that'll have you thinking you're at an amusement park instead of a beach. But don't let that distract you, this place is a great getaway. It may not be as extravagant as the likes of a Martha's Vineyard, but that's not what it tries to be.

Spectacular coastlines, affordable nighttime events, and activities for all ages are what make "VA Beach." If you're looking to have a great time with your family without spending too much money or having too much hassle, this is your spot.

Their world-famous boardwalk stretches for miles and is an inevitable stop. It hosts nightly entertainment in the summer with a variety of outdoor restaurants, vendors, and nautical sculptures.

Enjoy the arts? The Virginia Museum of Contemporary Art is well worth the visit. For a quick trip from the oceanfront, check out the ViBe District. It's a neat little place for artists, crafters, leathersmiths, antique shops, live music, and more.

If you're looking to get away from the crowds, take a quick car ride south to Sandbridge Beach, where you'll find a quieter option than the boardwalk. Or, venture to First Landing State Park, the site where the Jamestown colonists first landed in 1607. It's well-kept trails and paths are easy for all ages. A bonus: just north of the park is the Cape Henry Lighthouse. It was the first lighthouse ever authorized by Congress.



Virginia Beach, VA



Cape May, NJ

Cape May, NJ

It's understandable that the "NJ" above is raising some concerns. Don't worry, you won't find any typical "Jersey Shore" shenanigans in Cape May. In fact, on the contrary.

Situated on the southern tip of New Jersey, not many beach towns are better than Cape May. It's one of the oldest seaside resort towns in the nation and has been a favorite destination for over 200 years. With a pleasant downtown area that oozes Victorian charm, you can "shop 'til you drop" by visiting their many boutiques, jewelry stores, gift shops, and more.

Are you an early riser? Head to the famous Lobster House on Fisherman's Wharf and get in line for the day's fresh catches. Often times, you'll be able to watch the haul come in from their own fleet of fishing boats.

If you're up for a short drive, go back in time at the Historic Cold Spring Village where you'll find a reconstructed 18th- and 19th-century settlement that's unlike anything else on the Atlantic Ocean. Peruse the grounds and see the blacksmiths, basket weavers, bookbinders, and more at work. Finish off the trip with a cold beer at their on-site brewery.

We couldn't forget about the actual beach, could we? Head to the Cape May Lighthouse to see the world-famous structure and take the 199 stairs to the top to witness some gorgeous ocean views. If you're feeling adventurous, take advantage of your surroundings by beachcombing, surfing, paddle boarding, or parasailing.

West Coast

Morro Bay, CA

Conveniently nestled between Los Angeles and San Francisco, Morro Bay is a seaside gem that's accessible from the state's major hubs. Even better, it's right on California State Route 1 (the Big Sur coastal drive), which is already an automatic bucket-list item. Winding roads, summer air, stunning ocean vistas, and more await on this world-class drive.

Once your wind-blown hair is complete and your jaws permanently dropped from the views, get settled into Morro Bay's picturesque beaches that are perfect for birding, surfing, kayaking, beachcombing, and more.

Morro Rock Beach inside Morro Bay State Park is a great place to start your vacation. It's home to Morro Rock, a massive 50-acre rock that rises 578 feet from Morro Bay. Explore the beach here as it gives way to the surrounding lagoons and a saltwater marsh.

Want to see otters? Of course you do. Head to the South T-Pier at Morro Bay to catch a glimpse of these adorable creatures as they play in the estuaries near the bay's inlet. If you'd rather take the views in via a cruise ship, Chablis Cruises offers extraordinary views of Morro Bay Harbor and the

surrounding landscapes.

Should you run into a rainy day or want to give your brain an exercise, Morro Bay has three distinct museums to keep you intrigued. Start off at the Morro Bay Maritime Museum to learn more about the Central Coast Native Americans' tule boats, the area's fishing industry, and the role Morro Bay played in US military history.

For a quick and visual history, stop by the Morro Bay Skateboard Museum (no, that's not a typo). The museum boasts a collection of more than 200 skateboards from all eras that'll give you a new impression on the sport and its culture. Lastly, the Museum of Natural History showcases the area's natural habitats and the impacts both natural and human forces have on them. Plus, it's located inside Morro Bay State Park with views of the bay, sand dunes, and Morro Rock.



Sequim, WA

The sunniest town in an otherwise cloudy state, Sequim (pronounced "Skwim") is the perfect getaway for those who want to be near water but can't stand the sweltering heat and long beach days at other destinations.

Your not-so-typical beach town, Sequim has a unique culture due to its natural surroundings. The sunny and dry climate allows Sequim to produce massive amounts of lavender and is the Lavender Capital of North America®, with several lavender growers in the area. Farms like Purple Haze Lavender Farm, B&B Family Farm, Olympic Lavender Heritage Farm, and Sunshine Herb and Lavender Farm are all worth a visit.

Of course, you'll need to enjoy the beach still. That's where places like the Dungeness Recreation Area or Sequim Bay State Park come in. Explore the beaches, take in views from the bluffs above, or walk the trails to get a beach day done right. Or, if you want to check a national park off your list, the million-acre Olympia National Park is just a short drive away.

Downtown Sequim offers visitors an array of shops and restaurants to choose from. Sip on some Washington wine at Wind Rose Cellars' tasting room before you grab a bite to eat at a favorite spot like Alder Wood Bistro, Blondie's Plate, or Salty Girls Sequim Seafood Company. Be sure to make time for the many lavender-based shops, boutiques, art galleries, and antique shops lining the city's streets.



Sequim, WA

Cannon Beach, OR

Named after a military cannon that washed ashore in an 1846 shipwreck, Cannon Beach is one of the most famous beaches in all of America. Don't think an Oregon beach vacation is typical? You may be right, but that's what makes it even cooler. Tucked in the Pacific Northwest, Cannon Beach is the quaint seaside vacation you never knew you wanted.

Even if you haven't heard of it until just now, you've undoubtedly seen pictures of its long, sandy coastline with the 235-foot iconic Haystack Rock situated in the waters just offshore. It's even been named one of the world's 100 most beautiful places by National Geographic.

Spend your days soaking up the summer sun during the dry season.

It'll rarely reach 80 degrees, but that shouldn't stop you as you comb the beaches, explore the tide pools, and watch the whales in the distance as you stroll along. Once you've taken in Haystack Rock at Cannon Beach, move on to Ecola State Park to check out the park's scenic bluffs, secluded coves, and diverse tide pools. You can even gaze out in the ocean at Tillamook Rock Light, a long-abandoned lighthouse on a lone stack of basalt rock.

Oh, and in this 1,700-person city is charming Hemlock Street and the rest of the downtown district. You'll want to spend time there taking in the art galleries, restaurants, craft breweries, boutiques, bookshops, and more.



Cannon Beach, OR

Encinitas, CA

Dreaming of that classic mid-50s beach culture, where surfboards adorned the tops of woody wagons? In Encinitas, you may just run into that. Located north of San Diego, Encinitas is a surfer's paradise. In fact, National Geographic recently named it among the 20 best surf towns in the world.

If you take the trip to Encinitas, be sure to check out their century-old downtown district that houses boutique shops and cafes galore. You'll also find renowned surf shops and record stores in this picturesque West Coast beach town.

The San Diego Botanic Garden is another great stop in this aptly named "Flower Capital of the World." With 37 acres of exhibits and almost 4,000 plant varieties, you'll find anything from poinsettias, to bamboo groves, to Mediterranean landscapes.

To get out by the waves, head to Encinitas' Moonlight State Beach. With a large sandy beach with easy access and amenities for the whole family, it's a perfect "beach day" location. And if you're looking for a great surf break, head to Swami's on the southern end of the city. The surfing (or surf-watching) is so good there that it was celebrated in the Beach Boys' hit song, "Surfin' USA."

For your seafood fill, check out the Pacific Coast Grill. There, the only thing better than the oyster bar, lobster tacos, or margaritas is the view of the ocean. Or, if Italian suits you more, Vigilucci's Trattoria Italiana is the perfect setting for authentic Italian just minutes from the beach.



Encinitas, CA

TRY THESE EXERCISES TO BOOST YOUR HEART'S HEALTH

Engaging in physical activity is one of the best steps you can take towards a healthy heart. Exercise is a practical approach that strengthens your heart muscle, keeps your weight down, and your cholesterol, blood sugar, and blood pressure in check.

Since different exercises and fitness regimens aim for different results, not all are created equal when considering your heart's health.

TRY THESE EXERCISES TO IMPROVE YOUR OVERALL CARDIOVASCULAR HEALTH.



1. Interval Training

Interval training combines short bursts of high-intensity exercise with periods of active recovery. It burns calories quickly while improving your vascular system; making your body more efficient at clearing fat and sugar from your bloodstream. Not to mention, it's a leading exercise to prevent heart disease and diabetes.

EXERCISE EXAMPLE:

Go for a 30-minute walk or jog. Spend three to five minutes at your average speed, then one to two minutes at a fast pace. Repeat this cycle for the duration of your workout.

2. Weight Training

Stronger muscles help ease the overall burden of your heart, and that's partly why weight training is effective at combating heart disease. You don't even need weights, either. You can successfully weight train just by using your body's weight.

EXERCISE EXAMPLE:

Try the following exercise routine in an open room or area. Repeat the routine at least three times for a complete workout.

- 10 push-ups
- 20 walking lunges
- 30 jumping jacks
- 20 bodyweight squats
- 15-second plank





3. *Cycling*

Cycling is a beneficial cardiovascular exercise because it uses larger muscle groups that increase your heart rate rapidly. If heart disease is a concern, then cycling may be a priority for you. In a recent study by the British Medical Association, they found that cycling just 20 miles a week “reduced the potential to develop heart disease by a whopping 50 percent.”

EXERCISE EXAMPLE:

Hop on your bike and ride five miles a few times each week. You can do the same exercise on a stationary bike at your home or gym.

4. *Just Walk!*

Is this too obvious? Maybe. But walking is an effective aerobic exercise for many reasons. Physically speaking, walking uses large muscle groups which increase your aerobic capacity and overall heart health. On top of that, it’s safe, free to do, and can fit into the busiest of schedules.

EXERCISE EXAMPLE:

Walk for at least 30 minutes around your neighborhood, in a park, or on a trail. Try to get out four or five times a week for a healthier heart.



5. *Water Aerobics*

Water exercises offer many health benefits without unnecessary wear and tear on your body. If you have a condition like arthritis or are overweight, then water aerobics may be the perfect fit for you. By exercising in the pool for a couple hours each week, you’ll gain substantial heart health benefits and may even improve the use of your joints over time.

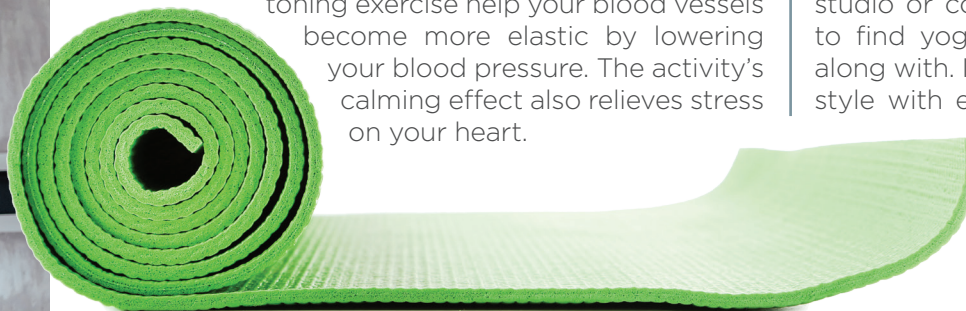
EXERCISE EXAMPLE:

Attend a water aerobics class at your local YMCA or community pool. It’s not only good exercise, but a great way to meet friends.



6. *Yoga*

Who said you need high activity exercises to improve heart health? This core strengthening and muscle toning exercise help your blood vessels become more elastic by lowering your blood pressure. The activity’s calming effect also relieves stress on your heart.



EXERCISE EXAMPLE:

Try a yoga class at your local yoga studio or conduct a YouTube search to find yoga videos you can follow along with. If you prefer a more active style with even more heart benefits, consider Ashtanga or Bikram yoga.

HEALTHY & DELICIOUS RECIPES TO TRY THIS COOKOUT SEASON

Cookout season: where food, warm weather, and great company meet.

It's also where fatty meats and unhealthy side dishes usually headline the festivities. But it doesn't have to be that way. Here are four health-conscious dishes to try at your next cookout that won't bog you down.

MAIN DISHES

grilled cilantro-lime chicken with avocado salsa

serves 4 / prep time 10mins / total time 20mins

INGREDIENTS

For Chicken:

- 4, 6 oz. boneless chicken breast halves
- 1 tbsp. lime zest
- 1/3 cup fresh lime juice
- 1/4 cup olive oil
- 1 1/2 tsp. honey
- 1/3 cup chopped cilantro (plus more for serving)
- 3 cloves garlic, minced
- Salt and freshly ground black pepper

For Salsa:

- 1 1/2 medium avocados, diced
- 2 medium Roma tomatoes, chopped
- 1/2 cup chopped red onion, rinsed with cool water to remove harshness
- 1 clove garlic, minced
- 1 tbsp. fresh lime juice

Would you prefer a juicy cilantro-lime chicken or a vibrant avocado salsa? Luckily, you won't have to choose with this dish. Filled with freshness, this Southwestern meal is one to behold.

INSTRUCTIONS

1. Place chicken on a cutting board, cover with a sheet of plastic wrap and pound chicken to an even thickness. Transfer chicken to a gallon-sized resealable plastic bag.
2. In a small mixing bowl, whisk together lime zest, lime juice, olive oil, honey, cilantro, and minced garlic. Season with 1 tsp. salt and 1/2 tsp. pepper. Pour marinade mixture over chicken in bag.
3. Seal bag, then rub marinade over chicken. Place in refrigerator 2-4 hours (rotating bag and moving chicken around halfway through to ensure marinade is even).
4. Preheat grill over medium-high heat (to about 425-450 degrees). Brush grill grates lightly with oil then grill chicken until center registers 160-165 degrees on an instant-read thermometer, about 4 minutes per side. Remove and let sit 5 minutes.
5. Meanwhile, in a medium mixing bowl toss together avocado, tomato, onion, garlic, and lime. Season with salt and pepper to taste. Spoon a generous amount over chicken and sprinkle with chopped cilantro. Serve warm.

grilled shrimp skewers with charred asparagus and snap peas

serves 4 / prep time 18mins / total time 2hrs 18mins

INGREDIENTS

- 1/4 cup olive oil
- 2 tbsp. low-sodium soy sauce
- 1 tbsp. rice vinegar
- 1 tsp. chopped garlic
- 1 tsp. chopped peeled fresh ginger
- 1 jalapeno pepper, chopped
- 1 1/2 lbs. large shrimp, peeled and deveined
- 1 cup sugar snap peas, trimmed and halved diagonally
- 1 lb. asparagus, trimmed and cut diagonally into 1-inch pieces
- Cooking spray
- 2 tsp. canola oil
- 1/4 tsp. kosher salt
- Fresh basil leaves
- 4 wooden skewers

Add some Asian flair to your next get-together with this light and tangy dish. Garlic, ginger, and soy sauce pack these shrimp skewers with flavor.

INSTRUCTIONS

1. Combine olive oil, soy sauce, rice vinegar, garlic, ginger, and jalapeno in a medium bowl. Place shrimp in a large bowl. Pour 2/3 of the oil mixture over shrimp; toss to coat. Keep remaining oil mixture. Chill shrimp in mixture for 2 hours.
2. Cook snap peas and asparagus in boiling water for 45 seconds. Remove from pan. Plunge into a bowl of ice water; drain well.
3. Preheat grill to medium-high heat.
4. Remove shrimp from marinade and discard marinade. Thread 5 shrimp onto each of the 4 skewers. Place skewers on grill rack coated with cook spray; grill 3 minutes on each side or until shrimp are done.
5. Heat a cast-iron skillet over high heat on grill. Add canola oil to pan and swirl to coat. Add asparagus and peas; cook 3 minutes or until lightly charred. Remove pan from heat. Add reserved olive oil mixture to pan.
6. Return pan to high heat, cook 30 seconds or until liquid almost evaporates. Sprinkle with salt and basil. Serve asparagus and pea mixture warm with skewers.



SIDE PLATES

red, white, & blue cheese cobb salad

serves 4 / prep time 35mins / total time 35mins

INGREDIENTS

- 1 large head Romaine lettuce, thick ribs removed and chopped
- 3 large eggs, hardboiled, whites only, chopped
- 1 small jicama, peeled and grated
- 1 yellow bell pepper, thinly sliced
- 1 cup grape tomatoes, halved
- 1 cup peeled and shredded carrot
- 2 oz. blue cheese, crumbled
- 3, 3oz. skinless chicken breasts, cooked and chopped into 3/4-inch chunks
- 5 tbsp. plain Greek yogurt
- 3 tbsp. red or white wine vinegar
- 1 1/2 tbsp. extra-virgin olive oil
- 1 1/2 tbsp. organic evaporated cane juice
- 1 tsp. finely chopped fresh dill
- 1 tsp. finely chopped fresh parsley
- Pinch of sea salt and ground black pepper

Cobb salads are an American favorite, and this health-conscious version should be too. The lighter dressing combined with the colorful veggies produces a sought-after option that's packed with vitamins A and C.

INSTRUCTIONS

1. Combine lettuce, eggs, jicama, yellow bell pepper, grape tomatoes, shredded carrot, blue cheese, and chicken breast chunks into a large bowl.
2. In a small jar with a tight-fitting lid, combine yogurt, vinegar, oil, cane juice, dill, parsley, salt, and black pepper. Shake until well combined.
3. Add dressing to the large bowl filled with salad ingredients, and toss. Serve immediately.



summer melon salad

serves 4 / prep time 20mins / total time 20mins

INGREDIENTS

- 1/2 cup plain 2% reduced-fat Greek yogurt
- 2 tbsp. chopped fresh parsley
- 1 tbsp. white balsamic vinegar
- 2 tsp. honey
- 2 tsp. fresh lime juice
- 3/8 tsp. kosher salt
- 1/8 tsp. freshly ground black pepper
- Dash of crushed red pepper
- 2/3 cup honeydew melon balls
- 2/3 cup watermelon balls
- 2/3 cup cantaloupe balls
- 1 cherry radish, cut into thin slices
- 12 small fresh basil leaves

Take advantage of melon's peak season with this sweet and light side salad. A melon baller is preferred for the best presentation, but a small scoop or spoon will also work to extract the fruit.

INSTRUCTIONS

1. Spread yogurt in a circle on a large serving plate or at the bottom of a large bowl.
2. Combine parsley, vinegar, oil, honey, lime juice, salt, black pepper, and crushed red pepper in a medium bowl, stirring with a whisk. Add all melon balls and radish slices to bowl; toss gently.
3. Using a slotted spoon, mound melon mixture on top of yogurt (reserve vinegar mixture). Sprinkle on 1/4 tsp. salt. Drizzle with 2 tbsp. reserved vinegar mixture; discard any remaining. Sprinkle basil leaves evenly. Serve quickly.



KEEP YOUR FINANCES SAFE WITH THESE 10 CYBERSECURITY TIPS



Going online without the proper safeguards for your personal and financial information is like going to the bank and giving your wallet to a stranger.

IT'S NOT A GOOD IDEA.

With more of our financial transactions handled online each day, it's important to stay vigilant about protecting your data from cybercriminals that seek to steal your sensitive information. With that in mind, here are ten actionable tips to keep your online activities safe and secure.

1. CONSIDER TWO-FACTOR AUTHENTICATION

By now, you probably know to have unique passwords for different sites, and to stay away from "easy guess" passwords like your birthday, spouse's name, etc.

NATURALLY, LET'S TAKE IT TO THE NEXT LEVEL: TWO-FACTOR AUTHENTICATION (2FA).

2FA is usually generated by a text message or a smartphone app such as Google Authenticator, Authy, or LastPass Authenticator. Once you've downloaded an authenticator app, you can then link your accounts. The app will continuously display a rotating set of codes that you can use whenever needed. It's a reliable way to verify that it's you logging in, and not some hacker in Ukraine.

2. CHECK YOUR LINKS & URLS

Online banking or browsing for that next pair of shoes? Be sure to check the URL of the site you're browsing. If it starts with "http://" and not "https://" that means it's not a secure site, and you could be opening yourself up to the possibility of fraudulent activity.

Likewise, be sure to hover over links—especially in emails—to make sure they aren't "cloned" or "dummy" websites. They may look legitimate, but a character or two doesn't match the real address. Here are two examples of a real website and a fraudulent version.

- Real website: <https://www.google.com>
- Fake website: <http://www.go0gle.com>
- Real website: <https://www.bankofamerica.com>
- Fake website: <http://www1.bankamerica.com>

3. RUN A CLEAN MACHINE

Always keep your devices up to date on the latest software to reduce the threat of cybercriminals exploiting a weakness. Most of us are guilty of refusing to update software for days or even weeks. But with each click of the "Remind Me Later" button, hackers gain more time to get into your device. These updates include, but aren't limited to:

- Operating systems
- Security and anti-virus software
- Web browsers



4. USE SECURE NETWORKS

Ever been tempted with the allure of free Wi-Fi? It sure seems like a nice perk, but these often-unsecured networks found at coffee shops, fast food restaurants, and airport terminals can be a cybercriminal's paradise.

An experienced hacker can gain sensitive information such as your banking credentials over these unsecured networks. Unless you can opt-in to a secure network, you're better off using your mobile data.

5. CHECK ACCOUNTS REGULARLY

The easy-to-use mobile financial tools we've grown accustomed to are great on the go, but they make us lazy in checking our day-to-day account activity.

At a minimum, you should be checking your account activity every week. Setting up auto-notifications in your financial apps can help monitor your banking and credit card activity in real-time; giving you the ability to spot a fraudulent charge right away.

6. USE REPUTABLE APPS

Many financial apps help with saving, budgeting, and more. But if you're considering adding one of these to your mobile device, be sure to check the app's security protocols before you hit "Install." Any reputable banking or financial app should have their security information readily available to read.

BE SURE TO READ THE REVIEWS, TOO. IF USERS ARE REPORTING SECURITY PROBLEMS, YOU SHOULDN'T DOWNLOAD IT.

7. REDUCE YOUR SPAM

We can get bombarded with emails. And some will be illegitimate, regardless of how professional it looks at first glance. These are known as "phishing" attempts.

To reduce your chances of receiving these and other fraudulent emails, don't respond to them at all and delete them immediately. By replying to a message, it shows people that your email is indeed active. That inevitably leads to more spam and phishing attempts.

8. IN DOUBT? DON'T CLICK.

Piggybacking off the previous tip, if you get any emails or messages on Facebook, Twitter, or other social media site that seem suspicious or from someone you don't know—permanently delete the message.

A popular scam is for someone to message you and claim that a family member had an emergency and is in need. Don't fall prey to these scams that target your emotions. Would someone really reach out to you via Facebook Messenger for an emergency? Probably not. As always, never provide personal or financial information to anyone who requests it online unless it's a 100% verified source.

9. PASSWORD-PROTECT YOUR MOBILE DEVICE

Perhaps it's slightly annoying to unlock your mobile device with a password, fingerprint, or code every time you open it. That's nothing compared to losing it and have your information wind up in the wrong hands.

PLAY IT SAFE BY PASSWORD-PROTECTING YOUR MOBILE DEVICE AND ALL THE SENSITIVE INFORMATION THAT IT HOLDS.

10. LINK ACCOUNTS TO CREDIT CARDS

Instead of linking one of your online accounts with your bank account or debit card, try entering your credit card information instead. With more layers of protection, a credit card is generally safer to use online. Not to mention, if a fraudulent charge does occur, your bank account isn't impacted.

Credit cards also tend to have easier and more efficient dispute systems, so you can report bogus charges easier and get the charge quickly removed.

BOTTOM LINE: FOLLOW THESE TIPS TO KEEP YOUR FINANCES SAFE FROM THE THREAT OF CYBERCRIMINALS. REMEMBER, IT'S BETTER TO CONTINUALLY KEEP YOUR GUARD UP THAN TO LET IT DOWN FOR ONLY A MOMENT.

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