



October 20, 2022

<<First Name>>,

At 2:00am on Christmas Eve 2004, my wife's car was stolen. We were renting a condo, just had our first child, a sweet 3-week old baby girl and we were saving up for our first house.

Unfortunately, in our trunk were some wrapped Christmas presents, our new stroller and video camera with footage of our first baby's birth. Looking back, we shouldn't have left anything in the car, but we were young, and leaving town Christmas morning to visit extended family, and I didn't even pack the car until around midnight.

It was devastating to us in many ways. We'd only been out of college for 18 months. Money was tight. Plus, it was violating. Couldn't really wrap my mind around the type of people that would do this on Christmas Eve. Turned out to be professional car thieves.

Around the holidays, we all love to focus on family and friends and what the season means to us, and that's often when we become most vulnerable or distracted with busy schedules.

It's high season for online fraud and identity theft. Besides protecting your physical home and property, look for ways to protect your financial information, passwords, and important documents.

Here are 8 cyber security, travel, and online shopping tips for the holidays:

- 1) Don't click on suspicious links or attachments
- 2) Update all security and hardware on devices and back up all your devices before leaving for vacation
- 3) Lock and authenticate all of your accounts
- 4) Limit your activity on shared public Wi-Fi networks
- 5) If you have RING cameras or other security cameras or house alarm systems, ensure they're working properly before leaving out of town
- 6) Avoid Phishing scams - beware of suspicious emails and phone calls, especially those aimed at the senior citizens in your family
- 7) Ensure unique and secure passwords
- 8) Monitor your bank accounts and credit card activity

You may also want to discuss this list with the older family members who might not be as tech-savvy as you are. Take the extra steps to keep your private information and financial assets safe.

If you want to chat about your financial life and how we can help you protect what's important to you, simply [click here](#) and pick a time to chat.

Sincerely,

*Chad W. Willardson*  
HEALTH ADVISOR FOR ENTREPRENEURS

Certified Financial Fiduciary®

**H** Hunt ✔★★★★★

"We have been very pleased with the care and support the staff at Pacific Capital has provided to our financial security, and taking the time to develop a friendly relationship with my wife and I."

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