



## Don't be a **Target** of Identity Theft

The recent theft of 40 million credit and debit card records from **Target** stores galvanized the nation's attention on electronic security and ID theft. Be assured that here at American Heritage we consider the security of confidential information one of our highest priorities and we work hard to protect our records. The Target incident serves as another reminder that all of us, individuals and businesses, must do more to protect all sensitive and confidential information.

As individuals, we must protect our assets as well as a sense of personal privacy. If you are a business person, security protection is even more critical. A security breach at a business can impact customers, patients, employees and other business partners. In the best case, it could lead to a huge expense or in the worst case it could destroy a business. With these thoughts in mind, here are a few steps both individuals and businesses can take to help insure their security.

The first defense is operating with a firewall and secure network. However, a firewall does not protect against these data breaches:

- ⊙ Lost or stolen laptops, desktops, disks, tablets or smart phones
- ⊙ Lost or misplaced files (digital or paper)
- ⊙ Improperly discarded hard drives
- ⊙ Erroneously sent emails
- ⊙ Office theft or break in
- ⊙ Disgruntled employees
- ⊙ Unauthorized access by former employees or vendors
- ⊙ Accidental employee error or oversight

**How can a small business prevent a data breach?** Start with an inventory of information and keep only what's necessary. Limit and regulate employee access to confidential data, shred old files, and destroy old hard drives. Wipe portable devices and remove memory cards before discarding or selling.

Install and update computer firewalls, anti-virus and anti-spyware programs. Even basic software can help protect a small business and encryption programs are becoming more affordable. If your business shares personal data with third parties, make those vendors responsible for all costs when information is breached while under their control.

Keep in mind that cyber insurance and protection in the event of a breach is not typically covered in standard business insurance policies. You may want to consider adding data breach insurance to your basic coverage, along with property, liability, fire and theft.

The government reports that one in 14 Americans, over the age of 16, has been a victim of identity theft. And, according to a three-year-old study from Price Waterhouse Coopers, a staggering 70 percent of small firms that experience a major data loss go out of business within a year. Don't become a statistic and don't put your assets and privacy at risk. Take every step possible to protect sensitive records and information. For more information, we suggest visiting [Federal Trade Commission Identity Theft](#).