

Data breaches seem to be happening **more and more often**, with data thieves targeting both small companies and global giants. Data thieves are always on the lookout—and you should be too. Here's what you need to know about protecting yourself from data breaches.

How Hacks Can Happen

Technology seems to offer the promise of keeping us safer—so what can lead to hacks? It's a complicated issue, including:

- **Multiple entry points.** People and companies access data from multiple places, including desktop computers, phones and tablets. These are all potential entry points for hackers, making it more complicated to protect against a data breach.
- **High volume of malicious activity.** Nearly 1 million pieces of malicious software are published **each day**, making it difficult to guard against every new threat.

How You Can Help Protect Yourself

Whether or not there have been reports of a data breach, you should always do everything you can to keep your information secure. Here are some tips to consider:

- **Create complex passwords.** Use different ones for each account, and **change your passwords** if a company you've recently interacted with gets hacked.

- **Shop with a credit card.** You may have less liability for fraudulent credit card charges , but you may be responsible for more than \$500 in charges if your debit account is hacked .
- **Watch for fraud.** If you receive a notice about the data breach, call the company to confirm that it is legitimate.
- **Guard against identity theft.** One in three people who experience a data breach will become an identity theft victim, according to Javelin Strategy & Research . If you are one of them, contact each credit card company to set up fraud alerts and freeze your accounts. Then get in touch with your local Social Security office for next steps.
- **Set up account alerts.** You may be able to receive notifications of suspicious purchases or those that exceed a certain dollar amount. This may give you a heads-up that you've been hacked.