

Cliff's Notes

2nd Quarter Newsletter | Volume 19 | Issue 2

2 **Cybersecurity**
It's more important than ever due to COVID-19

3 **What's happening at CMR...**

5 **Fun Sheet** 😊



Savvy Cybersecurity

Quick Reference Guide, 2020

 by Cliff Robello

A. Scorecard

Answer Yes or No to the following questions. When complete, follow directions at bottom to get your raw score and rating. Then review checklist and complete action plan.

Question	Yes / No
I have one email address that I use exclusively for my online financial accounts (banking, credit cards, payment services, brokerage, etc.) and nothing else.	
I have two-step verification (two-factor authentication) turned on for my email and online financial accounts.	
I can spot the difference between dangerous free public Wi-Fi and useful, secure free public Wi-Fi.	
I understand how to tell if my home Wi-Fi network is vulnerable to hackers and how to boost the network's security.	
Whenever any money leaves my bank accounts or my credit cards are charged, I'm alerted to the transaction.	
I have complete control over my credit files at the big-three bureaus (Equifax, Experian, and TransUnion), because I have placed them on the highest security level.	
I have confirmed with the credit bureaus that my minor children have not been the victims of identity theft and frozen their credit files.	
I run an updated antivirus software program on my computers and devices.	
I always make sure that my computer and devices have the most up-to-date software programs, including operating system, browsers, Microsoft Office, iTunes player, virus protection, wireless router, and Adobe programs.	
I have a system for ensuring that I can recover from a ransomware phishing attack without paying an extortion fee to a criminal.	

Give yourself five points for each question answered with a Yes.
Add points to get score. Consult section B to get your cybersecurity rating.

B. Rating

GOOD 50 - 40 | **OKAY** 35-25 | **DANGER** 35-25

Consult the Checklist in section C to identify key items to include in your Action Plan in section D.

C. Checklist

Action	Time
Email	
<input type="checkbox"/> Create a secret email address for your financial accounts and set it up with the strongest possible security settings.	5 min
Passwords	
<input type="checkbox"/> Create stronger passwords using mnemonic, goal-setting, Diceware, or poetic password approaches.	5 min
<input type="checkbox"/> Enable two-step verification on all your key accounts that allow it—financial accounts and personal email.	5 min
<input type="checkbox"/> Download a password manager and put it on all your computers and devices. Pick a strong master password using the mnemonic or Diceware approach.	15 min
Wi-Fi	
<input type="checkbox"/> Install a VPN program on your laptop and mobile devices for safe use of free Wi-Fi.	10 min
<input type="checkbox"/> Change your router's default username and password—don't keep the factory settings.	10 min
<input type="checkbox"/> Select the WPA2 or WPA3 encryption setting.	5 min
<input type="checkbox"/> Disable the WPS setting on your router.	5 min
<input type="checkbox"/> Update your router's firmware.	20 min
Transactions	
<input type="checkbox"/> Create text or email alerts for your bank accounts and credit cards.	2 min
Wi-Fi	
<input type="checkbox"/> Place a credit freeze on your credit files at all three reporting agencies: Equifax, Experian, and TransUnion.	20 min
<input type="checkbox"/> Request a search on your children's Social Security numbers at all three credit bureaus.	30 min
<input type="checkbox"/> Place a credit freeze on your children's credit files at all three reporting agencies: Equifax, Experian, and TransUnion.	15 min
Software	
<input type="checkbox"/> Update all software on all devices.	10 min
<input type="checkbox"/> Set auto-update for programs that allow it.	5 min
<input type="checkbox"/> Run an antivirus software.	5 min
Back-Up	
<input type="checkbox"/> Back up your data on ALL your devices to at least two locations—the cloud and a physical device.	20 min

Savvy Cybersecurity Quick Reference Guide, 2020 Continued

 by Cliff Robello

C. Checklist Continued

Action	Time
Phishing	
<input type="checkbox"/> Learn how to unmask an email's true sender on the display-name line.	2 min
<input type="checkbox"/> Understand how to examine a message for the key signs of fraud.	2 min
<input type="checkbox"/> Know how to inspect links in suspicious emails.	2 min
<input type="checkbox"/> Recognize the danger of opening any unsolicited email attachment.	2 min
Devices	
<input type="checkbox"/> Create passcodes for your smartphones and tablets.	2 min
<input type="checkbox"/> Activate the Find My iPhone or Locate My Phone app in case your device becomes lost or stolen.	1 min
<input type="checkbox"/> Add your emergency contact information to your devices.	1 min
Social Media	
<input type="checkbox"/> Review and strengthen your social media privacy settings.	10 min
<input type="checkbox"/> Reexamine your "friends" to ensure you're still comfortable sharing with them.	5 min

D. Action Plan

I commit to taking the following steps to boost my cybersecurity by this date:

___/___/___

1. _____
 2. _____
 3. _____
- Signature: _____

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Password Letter to Symbol Conversion Chart

Change this...	To this...	Example phrases made into passwords	
At	@	Run everyday	un3v3ryd@y
For	4	Eat more fruit	3@t>fru1t
To, Too, Two	2	Sleep at 11	\$l33p@11pm
A	4 or @	Bring own lunch	Br!ngOwnlunch!
E	3	No more soda	N0m0r3s0d@
I	1 or !	Save for house	\$@v34h0u\$3
O	0	Get outside	G3t@Out\$!d3

Resources

United States

Credit Reporting Agencies:

Experian: 888-397-3742

Equifax: 866-548-7878

TransUnion: 888-909-8872

FTC:

877-438-4338

Canada

Credit Reporting Agencies:

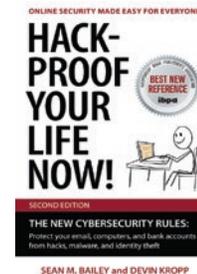
Equifax Canada: 800-465-7166

TransUnion Canada: 800-663-9980

French correspondence: 877-713-3393

Canadian Anti-Fraud Centre:

1-888-495-8501



Take Charge Today

Learn the New Cybersecurity Rules and regain control of your online security. *Hack-Proof Your Life Now! Second Edition* is the cybersecurity survival guide for everyone.

This book will guide you through all the actions included in the above checklist with detailed instructions.

It also includes recommendations for products such as password managers and antivirus software.

Get your copy today and start building your personal cybersecurity plan.

Visit www.hackproofyourlifenow.com for more details.

What's Happening at CMR...

Cliff...

Michelle and I visited Portland for a few days, where I met with clients. We drove up to my son's home that is south of Seattle and then drove to Whistler for a five-day vacation.

I am not a good skier, so I decided not to take a chance of skiing. I like my knees and bones in one piece. Their three boys went to ski school, and our son went skiing with friends. Michelle and I hung out and provided the transportation to the slopes. Whistler is a beautiful place. It snowed the first day and sunshine for the rest of the time.



Sheri and Zane...

My how time has flown. My family is doing well in this time where the news changes every day. We are all working from home and adjusting. Our son Zeke is doing amazing and is loving having us home more. His preschool is going online and he will start that this week. Our daughter Zaia is such a trooper. She broke her arm trying to climb onto the dining room chair on Sheri's birthday about 2 weeks ago. She is such a strong little girl. Stay safe out there.



Roxanne...

Happy 6th Birthday to my one and only Granddaughter, Tegan!!! I wasn't able to make the trip out to Washington for her birthday due to the spread of the virus but I do know it's what's best at this time. I hope and pray for good health for everyone out there.



Margaret...

Can you believe it's April already, the beginning of the 2nd quarter!

This past February I went to my first Hockey game in Vegas. The Vegas Golden Knights (VGK) won against Tampa Bay Lightings. The game was Awesom.. now I'm a Vegas Knights fan! I've been watching every game so far and hoping they make it to the Stanley Cup!

Let's Go Vegas Golden Knights! VGK



Whitney...

Happy Spring everyone! I know these are some uncertain times, but let's try to focus on the blessings we have. As I work from home and my girls have an extended spring break, I am blessed to still have a wonderful job, my family is healthy, and I get to spend more quality time with my girls. Let's all try to think of our blessings to help us get through these uncertain times!



Fun Sheet ☺

by Cliff Robello



Just have some fun while staying at home!

S Y W O H A U U L A P Y Z U P H F Z I V A X W F H
 H F W U X E P C W G S Y C R V Y I L Y H T H O C M
 Z U G G A W S A G V O R M D C J S Q J X W H O X U
 Q L J P B W A X W Y D Q W E C B N C J W C A A I B
 Y U R R P A I I G J O H M L L D A I N U S L M K H
 A L I Z K Y U E A D E H U B S N N D I J Z N Q I V
 Z O U L Q Z K P L N C S F K L S A O Q U V O Q W T
 N N G N D R A Q R A A P A Y H Z K I G X U L M A S
 K O P L Y C A A E H H E Z J N O U W R A B A M E J
 A H A P Q E Y B P A T J I D P X L G E D K H I I A
 I T H Y R D A K C S H O O Q P R I V D D M A A O E
 L K A J U W G S I M H T Q R E T N X H R Y K N A C
 U H A M E F Y F H R Y A U L A I A W J C C A T A M
 A E Z C O S N C Z L B A Q R A P L Z F G M M I S O
 R X N V P A Q Z L V U G M M Y K I L Y O I T J I X
 C N M P H W Q P B H S L G A B B L R A A D U B R G
 P V F B B G A C P D U A O F I M I F K W Q H S V E
 G F B L A N I K A I W X L R F L M I G B E I A L L
 N P G J S K E U G A X R E A O H I Z B X T V U G R
 M W Z V H I U E H U E N Q E M A X S Z Y D N Y I H
 A N N P I M X I U K F J G I W E E I D Y F P B W G
 M X B F H B A D H U K P E A R L C I T Y H G W W D
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AIEA
 EWABEACH
 HALEIWA
 HAUULA
 HAWAIKAI
 HONOLULU
 KAAAWA
 KAHUKU
 KAILUA
 KANEOHE
 KAPOLEI
 LAIE
 LANKAI
 MAILI
 MAKAHA
 MANOA
 MILILANI
 NANAKULI
 PEARLCITY
 WAHIAWA
 WAIALUA
 WAIANAE

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				7				
			1		9	7		
		6	8				1	
	2						8	
			5					9



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