

Kirkland Financial Center

Real Estate Finance - Investment - Insurance - Annuities

Your Clock isn't the only thing you should change on Nov 2nd!

Daylight savings ends November 2nd and it's time again to move your clocks backward one hour. You've heard that every six months when you "spring forward" or "fall back" is a good time to change the batteries in your smoke or carbon monoxide detectors and flip your mattresses. But did you also know that computer experts recommend changing your passwords to critical computer and online areas twice a year as well?

Changing your passwords to log on to your computer or access critical stored information gets you in the habit of having a different one every so often. At the same time, it reduces the chance that someone else will be able to break in to your personal information and steal your identity. Further, experts caution though that you shouldn't "sequence" your passwords to make them easier to remember. If someone gets hold of an old password of yours, "green03" for example, and it doesn't work, it won't take long for your average computer hacker to guess the new password is "green04" or "green05."

It's a good idea to have different passwords for different things. This can be hard to do in practice because there are so many things needing passwords. Experts say having three different passwords can be helpful. Use a simple one for less important things like an online newspaper or other websites that do not have any of your personal information. A medium-strength password for websites that contain some personal information (like your address or photos). These should contain letters and numbers. Finally, a STRONG password for your computer, any website that has access to a financial account or your social security number. Mix letters, numbers and characters, if possible. There are programs (such as Robo-Form) you can download that will generate random passwords, just don't forget the password or write it down.

Whatever you do to make it easy for you to remember your passwords but hard for others to guess, consider changing your passwords when you turn off your outside water supply, change your clocks and detector batteries. You may be very glad you did!

What Else Should I Change?

- ◆ Smoke and carbon monoxide detectors
- ◆ Practice fire escape and disaster plans
- ◆ Change the food and water in your emergency kit
- ◆ Check your vehicle lights
- ◆ Check storage areas for hazardous materials
- ◆ Reprogram your thermostat for winter
- ◆ Turn off your outside water supply if you're in an area that freezes



No Bull Financial, LLC
425-223-4520 • 888-662-8551
www.NoBullFinancial.com

413 14th Ave W; Kirkland, WA 98033

How Can You Avoid Identify Theft?

- When someone asks for personal information, such as your Social Security or credit card number, find out how the information will be used and if it will be shared with others.
- Review your billing statements. If your bills don't arrive on time, contact your creditors. A missing credit card bill might mean that an identity thief has changed your billing address and is using your account.
- Guard your mail from thieves. Pick up your mail from your mailbox as soon as possible. Place outgoing mail in post office collection boxes.
- Do not give out personal information over the phone or through the mail. Thieves can pose as bankers, government officials, or others to get you to reveal your Social Security number or your bank account number.
- Keep items with your personal information safe. When you throw away receipts, credit card applications, or old checks or billing statements, make sure to shred them first.
- When you set up your Personal Identification Number or PIN for your ATM or debit card, don't use a number that a person could easily associate with you, such as a birth date, Social Security number, or phone number, for instance. Use a number that only you know and that you can recall easily.
- Order a copy of your credit report every year. Catch mistakes and fraud before they ruin your personal finances.

Source: FDIC Money Smart Education Program

Check your state government's website for more information.

Act FAST If You're Victimized

1. **Call the Police.**
A police report will come in handy if your bank or credit union asks for proof of the crime.
2. **Report it.**
Contact the three major credit bureaus listed below and ask them to place a "security alert" on your file. This alert states that you are a victim of fraud and that any company accessing your report should verify your identification before granting credit.
Equifax—1-888-766-0008
TransUnion—1-800-680-7289
Experian—1-888-397-3742
3. **Close accounts.**
Contact the security departments of the creditors or financial institutions where accounts have been opened without your permission.
4. **File a complaint.**
Notify the Federal Trade Commission that you have been a victim of identity theft. Their phone number is 1-877-438-4338.
5. **Keep an eye on your accounts.**
Watch for future misuse and file reports if you find any further unauthorized transactions.

Client of the Month

Mike Turner

The poster-boy perfect example of successfully buying a home for yourself, and when its time to move converting it to a profitable rental!

What They Say

Dave, you and your team have led us through a veritable maze of mortgage financing products with great care and compassion. We particularly appreciate the genuineness with which you approach the relationship and your amazing responsiveness, even on evenings and weekends. Our financial picture changed mid-way through our house-buying process and your willingness to change directions quickly was very helpful. Hopefully no whiplash was sustained!

--Ben

The Latest

Dave and Joanne have just welcomed a precious new little "investment" into their family and their life!

Dagny Han Donhoff was born Friday, September 12th, 2008. Mother & daughter are doing fine, and Dave has given up any hope of sleep for years!