

Bank or Custodian Compromise

→ Your Next Steps

Did you receive a suspicious communication claiming to be from your bank or custodian that contains specific account information? Do you believe your account may have been compromised?

✓ **Avoid suspicious communications.**

Do not click on any links or utilize any phone numbers or email addresses on the suspicious communications.

✓ **Contact your banks or custodians.**

Immediately contact your banks or custodians at the phone number on your latest statement to confirm if the communication was legitimate. You should reach out to those institutions where you have accounts not linked to Buckingham.

✓ **Contact your Advisory Team/Client Service Team at Buckingham.**

Once you have contacted us, we will confirm with the custodian an account freeze is in place and next steps.

✓ **Reach out to other custodians.**

Reach out to any other custodians you have accounts with which Buckingham does not manage and request a freeze and next steps.

✓ **Know the consequences.**

Fraud losses may not be reimbursed if a customer is deemed to have acted negligently or fails to report in a timely manner.

✓ **Perform a security scan.**

Perform a security scan on all electronic devices from which you have accessed the account. Ensure your anti-virus software is up to date.

✓ **Update your passwords and security questions immediately.**

Do this for your email and other accounts you believe may be compromised. Change your username; if possible don't use your email address as a username.

✓ **Enable two-factor authentication.**

Enable two-factor authentication on all accounts and email.

✓ **Obtain a copy of your credit report.**

Obtain a copy of your credit report from all or one of the major credit reporting agencies and contact them to place a "fraud alert" on your credit records, or considering freezing your credit.

TransUnion: www.transunion.com

Experian: www.experian.com

Equifax: www.equifax.com



Bank or Custodian Compromise Prevention

- If possible, enable two-factor authentication for any online accounts, including email.
- Use a password manager to generate and store unique/complex passwords for your accounts.
- Do not reuse passwords, and use random unique passwords for each account.
- Encrypt and password protect all computers and mobile devices.
- Disable the “remember my computer” or “auto sign on” feature when logging in.
- Continue to check your accounts and statements regularly to catch possible suspicious activity early.
- Have a source of emergency funds available at a different financial institution to use if your primary account is compromised.
- Beware of phishing attempts through email that try to trick you into clicking on suspicious links. Do not open emails and text messages or take phone calls from unfamiliar sources.
- Protect your home Wi-Fi by requiring a strong password to obtain access.

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Under federal law you are entitled to one free copy of your credit report from all three credit reporting agencies once every 12 months. You may request the free credit report at www.annualcreditreport.com or by phone at 877 FACTACT. You can request all three reports at once or you can spread each individual request over a period of several months.

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