Computer Basics & Reminders

Ask me about getting these set up.

☐ Sign up for Secure Backup Service: visit rowleyservices.com for a free trial & setup info.

☐ Consider occasional full backups. If you want local backups (to an external drive) or occasional full backups, let me know.

☐ Secure main accounts using two-factor authentication (2FA). Hackers do far more damage than people realize until it happens to them. It's easier and smarter to protect your accounts now so that you don't regret it later.
Ask me about Account Security. ☐ Email, ☐ Apple, ☐ Google, ☐ MSFT, ☐ Amazon, ☐ Facebook, ☐ Yahoo, ☐ Comcast
☐ BackBlaze (Online Backup), ☐ Banks, ☐ ALL Transaction Notifications, ☐ Investment Accounts, ☐ PayPal, ☐ eBay

☐ Freeze your credit – Ask for the template with directions and to keep track of the 6 different accounts PER PERSON. Understand that your personal info has already been stolen by identity thieves multiple times, it is only a matter of time before they will use YOUR info. Credit monitoring is NOT the same as freezing your credit.

☐ Turn on EVERY transaction alert / text message notification for EVERY Credit Card, Debit Card, Checking Account, Savings Account, Investment Account, etc. Set the notification limit to $1 so you are notified of EVERY transaction. Enable both text AND email notification for abnormal transactions such as Wires, out of country charges, ATM withdrawal's, etc.

☐ Call right away if you get a virus. Stop using your computer. Hackers use viruses to steal your logins, bank, and CC info.

☐ Keep ALL of your data on your computer, and not on external drives or USB / thumb drives, CD's, etc. Do not trust cloud service providers as your main and/or only location for your photos and data.

☐ Ask me about getting your pictures from your phone to your computer. Don't rely on Apple or Google as a backup.

☐ Unsubscribe from unwanted emails to reduce the amount of junk you have to delete. This can also help reduce the amount of spam and phishing emails that try to trick you into giving up your account credentials. Do not open emails in your junk or spam folders. Unsubscribe from about 20 - 30 per day.

☐ Take Pictures of any Error Messages.

☐ Keep track of all your usernames and passwords ACCURATELY in your password book.

☐ When signing into your various websites, use Chrome Bookmarks and use your saved usernames and passwords.

☐ DO NOT USE YOUR PHONE NUMBER as your USERNAME for sites like Google, Microsoft, or Amazon, etc.

☐ Call me BEFORE purchasing a new Phone or Computer. I will help you find the best deal.

_____ I will NOT "google" or search for phone numbers for customer service.
_____ I will NOT allow strangers or scammers to remote control my computer.
_____ I will NOT fall for calls or fake emails from Microsoft, Amazon, Norton, etc.
_____ I will NOT SHARE account Info, passwords, or security codes over the phone.
_____ I understand that VPN's are a form of PRIVACY and will NOT secure my accounts.
_____ I understand that if a friend asks me to buy a gift card, it IS a scammer, and not my friend.
_____ I understand that bitcoins and gift cards are often used by scammers to steal money.
_____ I understand that if I change my cell phone number I will be permanently locked out of some accounts.
_____ I will not withdraw cash if directed by a scammer that is acting as someone from my bank.
_____ I understand that searching increases virus'. I will use BOOKMARKS and the ADDRESS BAR CORRECTLY.
_____ I will use Chrome and the built-in Chrome Password Manager, so I don't type my passwords into fake sites.

Credit Freeze & Monitoring Services

Remember to sign up and FREEZE your credit (do not sign up for monitoring).
You do not need to sign up for paid monitoring services or any trials for monitoring services.
Make sure you go DIRECTLY to these sites. DO NOT GOOGLE THEM.
☐ Enable EVERY transaction alert for EVERY credit & debit card, checking, saving, and all financial accounts.

Experian.com

Multiple / Weekly Credit Report checks per year.

Username:		
Password:	☐ 2FA	☐ 2FA
PIN: (4 Digit):		
Date Frozen:		
Notes:		

Equifax.com (☐ Two Factor Authentication Enabled - Not available as of Aug 2024)

Six Free Credit Reports per Year.

Username:		
Password:	☐ 2FA	☐ 2FA
Q & A:		
Date Frozen:		
Notes:		

Transunion.com

Transunion lets you check your Credit Report once every 24 hours.

Go to transunion.com THEN click "Member Login", then choose "Service Center."
The "Credit Monitoring" button on the main page is for their paid services ONLY.

Username:		
Password:	☐ 2FA	☐ 2FA
Q & A:		
PIN (6 Digit):		
Date Frozen:		
Notes:		

ChexSystems.com

Username:		
Password:	☐ 2FA	☐ 2FA
Date Frozen:		
Notes:		

Innovis.com

10 Digit PIN:		
Date Frozen:		

OptOutPrescreen.com

Opt-Out Date:		