Produced for retired members of the Tennessee Consolidated Retirement System

Internet Safety Tips: Protecting Yourself Online

- adapted from "10 Cybersecurity Best Practices for Older Adults" from ProtectSeniorsOnline.com

Practicing cyber safety can go a long way toward protecting your identity and personal information. Cybercrime is a very real and increasingly common threat, and the best way to avoid becoming a victim is to reduce your risk as much as possible. Consider these tips for staying safe online:



Use strong passwords for all devices

Make sure you are locking all of your devices - including smartphone, tablet, and computer – with secure passwords. A strong password is at least 12 characters long, using a mix of letters, numbers, and symbols. Try to avoid including personal information in your passwords.

Think before you click

Emails that create a sense of urgency such as a bank account issue, taxes, or credit card debt are likely a scam. If you are concerned with the legitimacy of an email, always reach out directly to the company by phone before clicking on any links in the email. Clicking on these links is often how scammers get access to your personal information.

Beware of Phone Scams

In addition to protecting your information online, you should be wary of scammers trying to attain your personal information over the phone. TCRS would never call and ask you to provide sensitive information such as a social security number, user ID, or password over the phone. If you are suspicious of someone impersonating TCRS and asking for this type of information, call us at (800) 922-7772.

Don't overshare on social media

Adjust your privacy settings on social media accounts like Facebook to limit who can see your information. Avoid sharing your location and never share personal information such as a social security number on social media, even in a direct message.

Log out

Make sure to log out of apps and websites when you are done using them, like email, social media, and your online bank account. Leaving them open on your screen could make you vulnerable to security and privacy risks.



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2019 Direct Deposit **Payment Schedule**

Wednesday, July 31st

Friday, August 30th

Monday, September 30th

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Save Some Money this Summer with TCRS Retiree Discounts

Want to save money on travel and entertainment this summer? As a retired member of TCRS, you may be able to use exclusive discounts on attractions, products and services, online shopping, and more through the Tennessee Employee Discount Program. Plan a trip with discounts to places like the Tennessee Aquarium in Chattanooga, Wyndham hotels and vacation rentals, and car rental companies! Find the full list at *Treasury.TN.gov/For-Retirees*.



Retirement Resources at Your Fingertips



Have you seen our new Treasury website? We have redesigned our website to include all the information you need to know about our Treasury programs, including the Tennessee Consolidated Retirement System! Our Retirement section includes a brand new "TCRS Overview and Self-Service" page to help you manage your retirement account and answer any questions you may have as a retired member of TCRS. On our "For Retirees" page, you can find information on temporary employment, the retiree discount program, and quick resources to help you navigate your retirement journey. Start exploring at *Treasury.TN.gov/TCRS*.

Contacting TCRS

If you have questions regarding your retirement, you can reach TCRS through the Retire*Ready*TN customer service center at (800) 922-7772 from 8:00 AM to 7:00 PM CST.

For convenient, easy access to many retirement needs in one place, you can also visit **RetireReadyTN.gov**.

What do you want to see in the Retiree Advisor?

Tell us what you want to see in a future *Retiree Advisor* on Facebook at "**Tennessee Consolidated Retirement System**", or email your ideas to <u>Treasury.Communications@tn.gov</u>.



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