

LEGALSMART

October 2024 Edition

CYBER SECURITY AWARENESS MONTH

Ripple Effects of the National Public Data Breach

In December 2023, cybercriminal group USDoD hacked into the database of data broker, National Public Data. Nearly one year after the attack, the company is still trying to assess the damage. Reports suggest that roughly 3 billion people were compromised in the breach, exposing an array of personal information including social security numbers, addresses, phone numbers and e-mail addresses. Furthermore, National Public Data is now faced with a class action lawsuit for the questionable means by which it acquired data. According to reports, the data broker collected information through formal background checks as well as web scraping, meaning National Public Data took people's information from non-public sources without individuals' consent. The company has since been accused of negligence and failure to uphold its fiduciary duties.

Investigate recent credit reports to discover whether your information was exposed during the breach. You can access your reports per through freecreditreports.com. If you think your social security number was compromised, visit IdentityTheft.gov and contact the IRS and Social Security Administration. If you're a Legal Resources Identity Protection member, review your dashboard or call us at 800.728.5768.



THE MISSION

The mission of Legal Resources is to provide superior legal services to our members, enabling them to lead active, healthy, and worry-free lives, free of major legal expenses.

THIS MONTH'S EDITION

- National Public Data Breach
- TikTok's #MoneyGlitch
- Daily Cyber Advice, and much more!



#TRENDINGNOW

#MoneyGlitch

TikTok trends spread like wildfire. The latest money hack, however, didn't quite deliver on the rags-to-riches trick it promised. The #moneyglitch enticed users to write themselves lofty checks, deposit them at a local branch and immediately withdraw the funds from an ATM. The scam targeted Chase Bank and has since cost members tens of thousands of dollars. Dubbed by experts as a fake check scam, the #moneyglitch is simply a modern iteration of a years' old fraud tactic. Whether or not a check is known to be fraudulent, whoever cashes the check remains responsible for the money withdrawn.

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SOMETHING DIFFERENT

The Rise of eSignatures

While some institutions still require written or wet signatures, digital options are on the rise. E-SIGN and UETA, federal and state laws respectively, allow electronic signatures to uphold the same validity as ink-to-paper signatures. According to the laws, despite e-signatures' electronic format, these digital marks cannot be denied legal effect, validity or enforceability. They can, however, be challenged, but the requirements are stringent.

The majority of Human Resources departments rely heavily on e-signature platforms such as DocuSign or Adobe to validate employee contracts, benefit enrollment plans and more. Non-Disclosure Agreements and real estate contracts are two other legal documents that commonly lend themselves to digital signatures. As with any legally binding document, we suggest you review the terms carefully before signing or typing on the dotted line.

CYBER CORNER

Don't Lose Data

As far as technology has advanced, it is not without fault. Software crashes are inevitable, as is human error. When we accidentally spill a drink at our desk or clumsily drop our device on the floor, we risk damaging our device and losing all of the photos, files and other data stored on it. Mitigate the risk of data loss by investing in backup storage. Experts suggest that every user store data across at least two backup platforms be it a thumb drive or cloud service. Most smartphones have built-in, cloud-based storage systems making them slightly easier to backup than computers. Check out the most recommended back-up options on [WIRED.com](https://www.wired.com).

UPCOMING LRSEMINAR DATES

WHEN LIFE GETS LEGAL

Topic: How to be a Good Tenant

Date: October 9, 2024

Time: 12:00 pm - 1:00 pm EST

IDENTITY THEFT TODAY

Topic: The Dark Web

Date: October 16, 2024

Time: 12:00 pm - 1:00 pm EST

Register at [LRSeminar.com](https://www.LRSeminar.com)

DID YOU KNOW...

Why Legal Resources' IDP is the MVP

Legal Resources provides three tiers of industry-leading Identity Theft Protection Plans. Whether you opt for minimum or maximum coverage, we include around-the-clock protection of your most precious assets. Our services include monitoring of credit card numbers, passport numbers, bank account information, online passwords, social security numbers and more. We also offer white-glove restoration services that include lost wallet assistance, access to Certified Identity Restoration Specialists and up to \$2 million of identity theft insurance. To learn more about our ID Protection Plans, contact your account manager.

FREQUENTLY ASKED QUESTIONS

Q: I recently opened a student credit card for my college-aged son. Because the account is under my name, am I able to get credit monitoring alerts on his card as well?

A: Although it is not legally permissible to access your son's credit report and credit alerts, your adult son can set up his own credit monitoring with alerts. Additionally, transaction notifications can typically be set up directly through the credit card company by the card holder. Unless Power of Attorney is granted, a parent cannot legally apply for credit or access credit report services of an adult-child over the age of 18 years old.



TIP OF THE MONTH!

Update Your Software

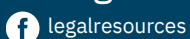
October is Cybersecurity Awareness Month. To keep your smartphones, tablets and laptops in tip-top shape, digital experts urge users to regularly perform software updates. Yes, the "Software Update" reminders are easy to dismiss when they pop up on your screen, but staying up-to-date not only promises optimal device performance, but also protects you from malware and data loss. Let this month be the month you finally click "Update Now" instead of "Remind Me Later"!



Please call our Member Services Department with any questions. **We look forward to serving you and your family.**

800.728.5768

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