

# TOP 5 TIPS FOR REAL FINANCIAL SECURITY IN A VIRTUAL WORLD

Whether it's engaging through social media, working remotely, or conducting virtual meetings, the way we as humans interact has shifted significantly. The same goes for how you engage with your financial professional. In-person meetings aren't always possible or practical, so how can you help secure your finances and ensure your retirement goals stay on track?



## WATCH FOR SCAMS

Fraudsters will go to many lengths to capture your personal information. For example, some scammers targeted Medicare beneficiaries through telemarketing calls, text messages, door-to-door visits, and other means, offering COVID-19 tests in exchange for personal details. Be cautious of any unsolicited requests or advertising that offers help in exchange for personal information.<sup>1</sup>



## CONNECT VIRTUALLY WITH YOUR ADVISOR

Conducting periodic reviews with your financial professional can help you stay on track with your financial goals. When you're unable to meet in person, your advisor can use tools such as video conferencing that allows screen sharing, allowing you to see reports, recommendations and results. Of course, you can still ask questions on a good, old-fashioned phone call, too.



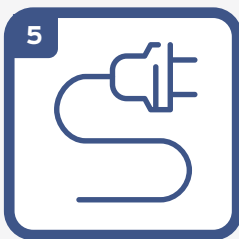
## MONITOR YOUR ACCOUNTS ONLINE

Financial institutions and investment accounts typically provide secure online access to help you stay informed about your financial status on your schedule and also provide additional ways to connect with your financial professional. These online tools often provide informative charts, data and educational materials to improve your financial literacy and help you feel more confident when investing.



#### TAKE ADVANTAGE OF ONLINE TOOLS

When contacting a financial professional, many people only think of discussing long-term retirement investments. Today's financial professionals provide additional online resources and guidance to help you manage your finances in the here and now. The tools they provide may provide insights and tips for consolidating debt, securing lower interest rate credit cards, refinancing your home mortgage, leveraging non-traditional investments and more.



#### DON'T BE AFRAID TO DISCONNECT

As people spend more time online, they're exposed to daily news of volatile markets, concerning unemployment figures and other economic woes. It may be tempting to "cut your losses" when it comes to investing. As history has shown, however, markets typically recover to new highs in time, so invest with the long-term in mind. Guard yourself against doomsday predictions and pundits, and seek the advice of a financial professional who's helped others navigate uncertain times.

**Learn more about how connecting with a financial professional at your credit union, either virtually or in person, can help you move confidently into the future.**



SOURCE:  
<sup>1</sup> Office of Inspector General, Fraud Alert – COVID-19 Scams, July 7, 2020

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