

Today I will discuss security and privacy when using paper as a store or convenience of information or of money.

I will show examples of how digital can help while also highlighting risks and how to mitigate them.

Why do we use paper (or stone) to store and share information and as a proxy for money

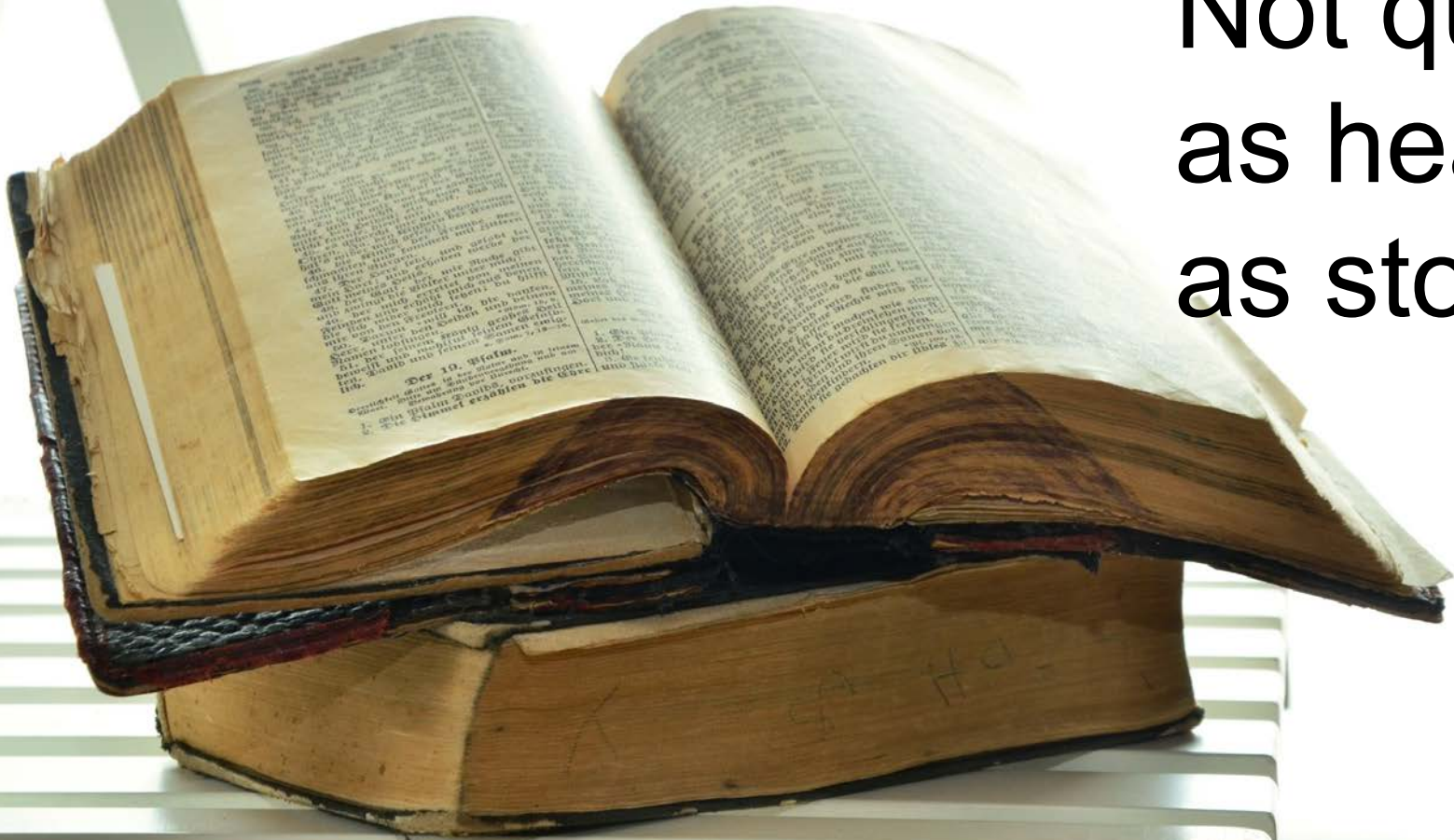


So heavy

Technological breakthrough in 1438



Not quite
as heavy
as stone





Birmingham

Post-Herald

B. Everett Blaylock

Das ander Cevient der Schweiz 220, Jahngang

| | | | | |
|-------------|------|------|------|------|
| | 10% | 10% | 10% | 10% |
| Boing Boing | 3% | 3% | 3% | 3% |
| Nancy Drew | 4% | 4% | 4% | 4% |
| TV 3% | 5.6% | 5.6% | 5.6% | 5.6% |
| | 5% | 5% | 5% | 5% |
| | 5% | 5% | 5% | 5% |
| | 8.9% | 8.9% | 8.9% | 8.9% |

Zun Eldgen Dank Under Franken Wienee

Das ander Cevient der Schweiz

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Das ander Cevient der Schweiz

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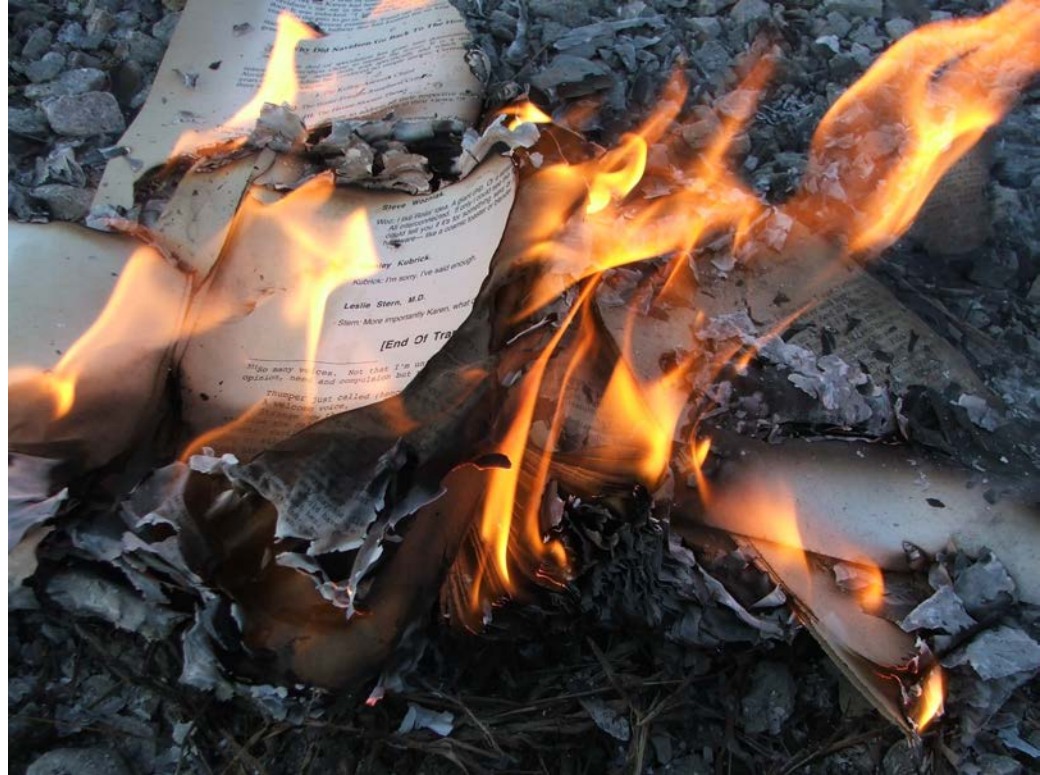
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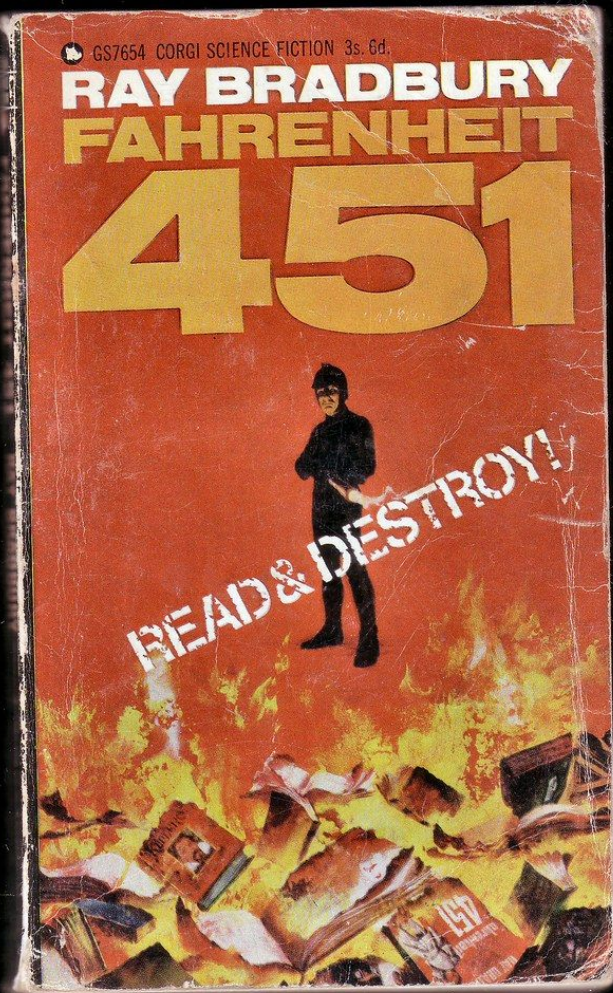
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Is this as good as it gets?

This is the peak of paper technology

Technophoes in 1438 said: “I liked stone better, it won’t burn.”





Suppression of knowledge,
information. It is easy to burn paper



How do you burn (destroy)
digital information?

It's real hard to destroy



If it is backed up in the Cloud

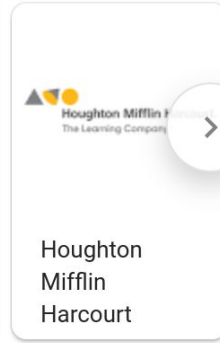
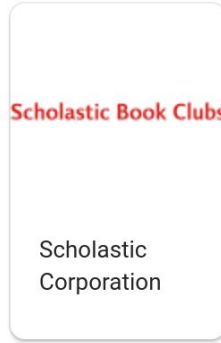
Cost to publish (the creation and distribution or delivery of information on paper)

- Army of reporters,
- Printing presses
- Delivery vans

Only a big business has the resources



True of paper books too. Publisher control whose ideas and stories have merit





SAVE



SHARE



TEXT



136

TECH

Facebook's Mark Zuckerberg Rebuffs Calls for Tighter Controls, Saying Free Speech Must Be Preserved

'We must continue to stand for free expression,' CEO says, as social media draws criticism over its role in spread of misinformation



MOST POPULAR VIDEOS

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2. **Opinion: India's Economy Is 'Doing Badly,' says Nobel Prize Winner**



3. **Amid Golf's Decline, Towns Must Decide What to Do With the Land**

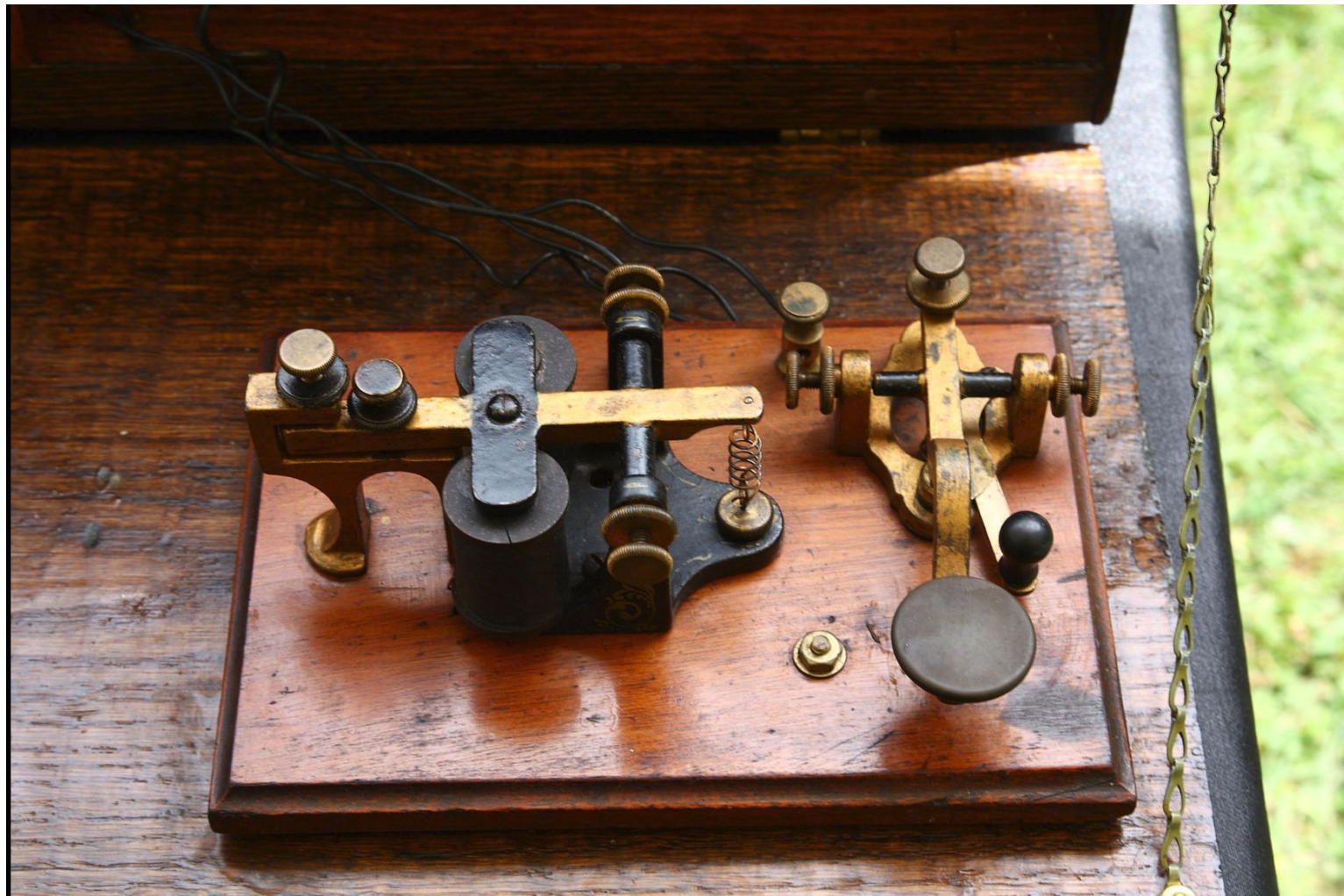


The speed at which the information gets to the recipient



When was the first “text message” sent?





1840

(Forgive
me Lord
for what I
have done)

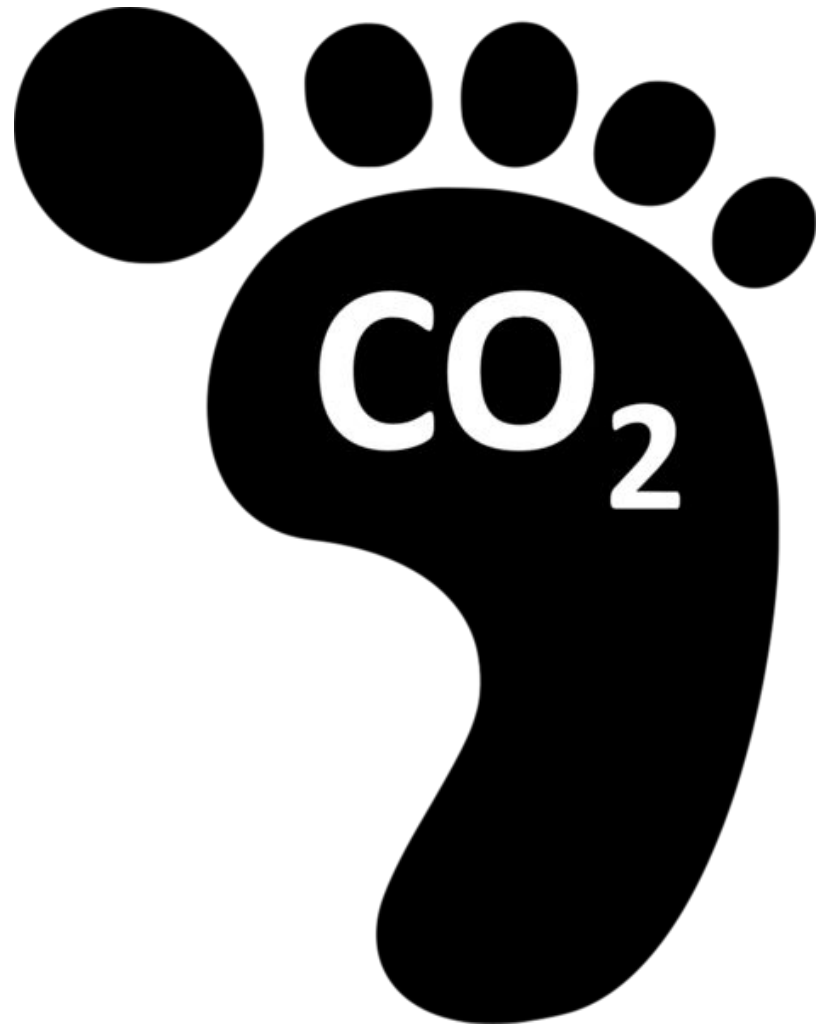
Security of the info on the paper



When does email become not secure?



Let's remember the environmental impact of paper



Pihkola, Hanna et al.
(2010)

Carbon footprint and environmental impacts of print products from cradle to grave,

VTT Research Notes 2560,
2010. Available at <http://www.vtt.fi/publications/>

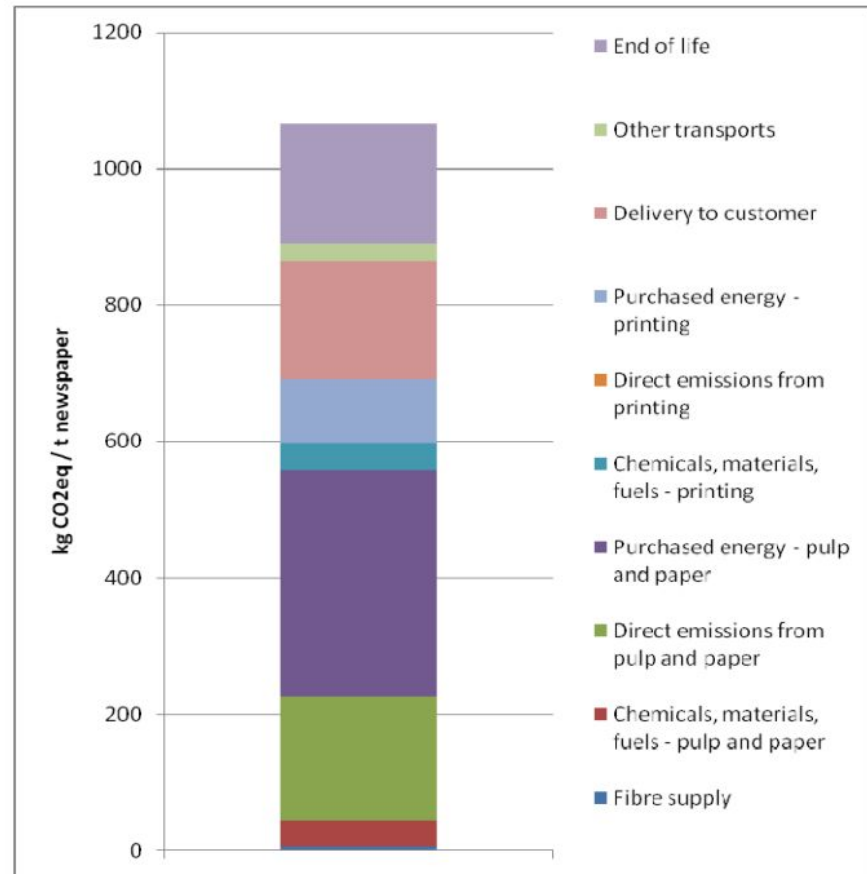


Figure 13. Carbon footprint in the basic case is 1066 kg CO₂eq/tonne of newspapers (air dry tonne).

<https://www.vtt.fi/inf/pdf/tiedotteet/2010/T2560.>

Bank Crime Statistics 2011

Bank Crime Statistics (BCS)
Federally Insured Financial Institutions
January 1, 2011 – December 31, 2011

I. Violations of the Federal Bank Robbery and Incidental Crimes Statute, Title 18, United States Code, Section 2113

Violations by Type of Institution

| | Robberies | Burglaries | Larcenies |
|-------------------------------|--------------|------------|-----------|
| Commercial Banks | 4,495 | 44 | 10 |
| Mutual Savings Banks | 16 | 0 | 0 |
| Savings and Loan Associations | 105 | 3 | 0 |
| Credit Unions | 398 | 13 | 1 |
| Armored Carrier Companies | 0 | 0 | 1 |
| Totals | 5,014 | 60 | 12 |

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What Countries Are Going Cashless? And Why You Might Want To Consider Going Cashless, Too

Written by
Lance Cothorn | Publish date: October 1, 2019



Cashless societies may be in our near future. What

Editor's Note:

Sweden



Currently, Sweden is expected to be the world's first cashless society in March 2023 according to [Knowledge@Wharton](#). However, their definition of a cashless society is one in which cash is not a generally accepted means of payments rather than not having cash and coins.

China



According to [ForexBonuses.org](#), China has experienced the highest growth in cashless payments over the last five years. People in China often use phone apps and QR codes (those little squares of black and white pixels) to pay for purchases rather than credit cards.

Reduces tax evasion, corruption, illegal drug transactions, terrorism financing.

Who handles physical documents (like paper) that contain your name, address, phone number, credit card number or bank account number and knows many of your family and friends and merchants with whom you do business?



FIRST BANK OF WIKI
1425 JAMES ST, PO BOX 4000
VICTORIA BC V8X 3X4 1-800-555-5555

CHEQUING ACCOUNT STATEMENT
Page : 1 of 1

JOHN JONES
1643 DUNDAS ST W APT 27
TORONTO ON M6K 1V2

| Statement period | Account No. |
|--------------------------|-----------------|
| 2003-10-09 to 2003-11-08 | 00005-123-456-7 |

| Date | Description | Ref. | Withdrawals | Deposits | Balance |
|----------------|-----------------------------------|------|-------------|----------|---------|
| 2003-10-08 | Previous balance | | | | 0.55 |
| 2003-10-14 | Payroll Deposit - HOTEL | | | 694.81 | 695.36 |
| 2003-10-14 | Web Bill Payment - MASTERCARD | 9685 | 200.00 | | 495.36 |
| 2003-10-16 | ATM Withdrawal - INTERAC | 3990 | 21.25 | | 474.11 |
| 2003-10-16 | Fees - Interac | | 1.50 | | 472.61 |
| 2003-10-20 | Interac Purchase - ELECTRONICS | 1975 | 2.99 | | 469.62 |
| 2003-10-21 | Web Bill Payment - AMEX | 3314 | 300.00 | | 169.62 |
| 2003-10-22 | ATM Withdrawal - FIRST BANK | 0064 | 100.00 | | 69.62 |
| 2003-10-23 | Interac Purchase - SUPERMARKET | 1559 | 29.08 | | 40.54 |
| 2003-10-24 | Interac Refund - ELECTRONICS | 1975 | | 2.99 | 43.53 |
| 2003-10-27 | Telephone Bill Payment - VISA | 2475 | 6.77 | | 36.76 |
| 2003-10-28 | Payroll Deposit - HOTEL | | | 694.81 | 731.57 |
| 2003-10-30 | Web Funds Transfer - From SAVINGS | 2620 | | 50.00 | 781.57 |
| 2003-11-03 | Pre-Auth. Payment - INSURANCE | | 33.55 | | 748.02 |
| 2003-11-03 | Cheque No. - 409 | | 100.00 | | 648.02 |
| 2003-11-06 | Mortgage Payment | | 710.49 | | -62.47 |
| 2003-11-07 | Fees - Overdraft | | 5.00 | | -67.47 |
| 2003-11-08 | Fees - Monthly | | 5.00 | | -72.47 |
| *** Totals *** | | | 1,515.63 | 1,442.61 | |

Is Your Mailbox a Lure for Identity Theft?

By HREF, HTTP, ABCNEWS.GO.COM, SECTIONS, GOODMORNINGAMERICA, GMA991222_HUNTER_MAILFORM.HTML and GREG HUNTER via GMA

Feb. 17



Your mailbox may be the key to your personal fortune, and thieves know it. Federal Trade Commission estimates 400,000 Americans have had their names and their identities — stolen.

"I called the post office and they said my mail was withheld. I called the post office and they said my mail was withheld."

The post office sometimes loses mail, steals mail, puts your mail in your neighbors mailbox. throws mail away and everyday it puts mail in a box that is on the street and unlocked.

f Share



Mail carrier dumped hundreds of letters on side of road and quit

Updated on Oct 03, 2018 at 04:46 PM EDT



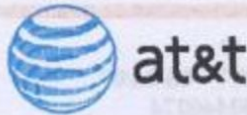
A postal service worker discard bins of mail in the 3900 block of River Road in Pennsauken, a federal agent said. (Courtesy of Positive Energy Bennett on Facebook)



By Noah Cohen | NJ Advance Media for NJ.com

Waiting for a letter that never arrived? It might have ended up dumped by a U.S. Postal Service worker

Security risk



Page:
Billing Cycle Date:
Account Number:

33 of 49
07/07/07 - 08/06/07
287000446074



Questions? Call 1-800-331-0500 or 611 from your wireless phone.

Data Detail (Continued)

User Name: DAVID WINER

Rate Code: MBRF=MEDIA MAX UNL MNET, A4N1=MEDIA MAX 200 MSGS

Rate Period (PD): AT=Anytime

Feature: GPRR=GPRS \$0.00 rate APN002, SMH=IMB SMS \$0.05

| Item | Day | Date | Time | To/From | Type | Msg/KB/Min | Rate Code | Rate Pd | Feature | In/Out | Total Charge |
|------|-----|-------|---------|---------------|------|------------|-----------|---------|---------|--------|--------------|
| 1065 | | 07/22 | 1:47PM | Data Transfer | Data | 160 KB | MBRF | AT | GPRR | Out | 0.00 |
| 1066 | | 07/22 | 2:03PM | Data Transfer | Data | 161 KB | MBRF | AT | GPRR | Out | 0.00 |
| 1067 | | 07/22 | 2:26PM | Data Transfer | Data | 160 KB | MBRF | AT | GPRR | Out | 0.00 |
| 1068 | | 07/22 | 2:42PM | Data Transfer | Data | 113 KB | MBRF | AT | GPRR | Out | 0.00 |
| 1069 | | 07/22 | 3:14PM | Data Transfer | Data | 155 KB | MBRF | AT | GPRR | Out | 0.00 |
| 1070 | | 07/22 | 3:35PM | Data Transfer | Data | 268 KB | MBRF | AT | GPRR | Out | 0.00 |
| 1071 | | 07/22 | 11:19PM | Data Transfer | Data | 328 KB | MBRF | AT | GPRR | Out | 0.00 |
| 1072 | | 07/22 | 11:45PM | Data Transfer | Data | 167 KB | MBRF | AT | GPRR | Out | 0.00 |
| 1073 | MON | 07/23 | 12:01AM | Data Transfer | Data | 168 KB | MBRF | AT | GPRR | Out | 0.00 |
| 1074 | | 07/23 | 12:16AM | Data Transfer | Data | 158 KB | MBRF | AT | GPRR | Out | 0.00 |
| 1075 | | 07/23 | 12:32AM | Data Transfer | Data | 168 KB | MBRF | AT | GPRR | Out | 0.00 |
| 1076 | | 07/23 | 12:49AM | Data Transfer | Data | 156 KB | MBRF | AT | GPRR | Out | 0.00 |
| 1077 | | 07/23 | 1:06AM | Data Transfer | Data | 167 KB | MBRF | AT | GPRR | Out | 0.00 |
| 1078 | | 07/23 | 1:23AM | Data Transfer | Data | 162 KB | MBRF | AT | GPRR | Out | 0.00 |
| 1079 | | 07/23 | 1:39AM | Data Transfer | Data | 156 KB | MBRF | AT | GPRR | Out | 0.00 |
| 1080 | | 07/23 | 1:56AM | Data Transfer | Data | 114 KB | MBRF | AT | GPRR | Out | 0.00 |
| 1081 | | 07/23 | 2:12AM | Data Transfer | Data | 13 KB | MBRF | AT | GPRR | Out | 0.00 |
| 1082 | | 07/23 | 2:29AM | Data Transfer | Data | 154 KB | MBRF | AT | GPRR | Out | 0.00 |

There is a century-old company that offers to help you target market your customers...

“...a targeted advertising technique that lets you map your marketing ... audience by age, income, or household size...”

“...targeted advertising technique that lets you map your marketing mail audience by age, income, or household size...”



Quick Tools

Mail & Ship

Track & Mar

ALERT: DUE TO THE FLOODING FROM HURRICANE FLORENCE, MANY DELIVERIES AND OTHER SERVICES HAV

Using Every Door Direct Mail

What is EDDM?

USPS® Every Door Direct Mail® (EDDM®) is an affordable targeted advertising technique that lets you map your marketing mail audience by age, income, or household size². You can use the EDDM mapping tool to choose the ZIP Code™ and carrier route that will target your best possible customers—current and future. The EDDM mapping tool is easy to use and discounts are available even for small businesses.

Price – USPS Marketing Mail™ Flats up to 3.3 oz

EDDM Retail® USPS Marketing Flats \$0.178 per piece

EDDM BMEU USPS Marketing Mail at \$0.157 per piece

Census data

The New York Times

Sept 28, 2018

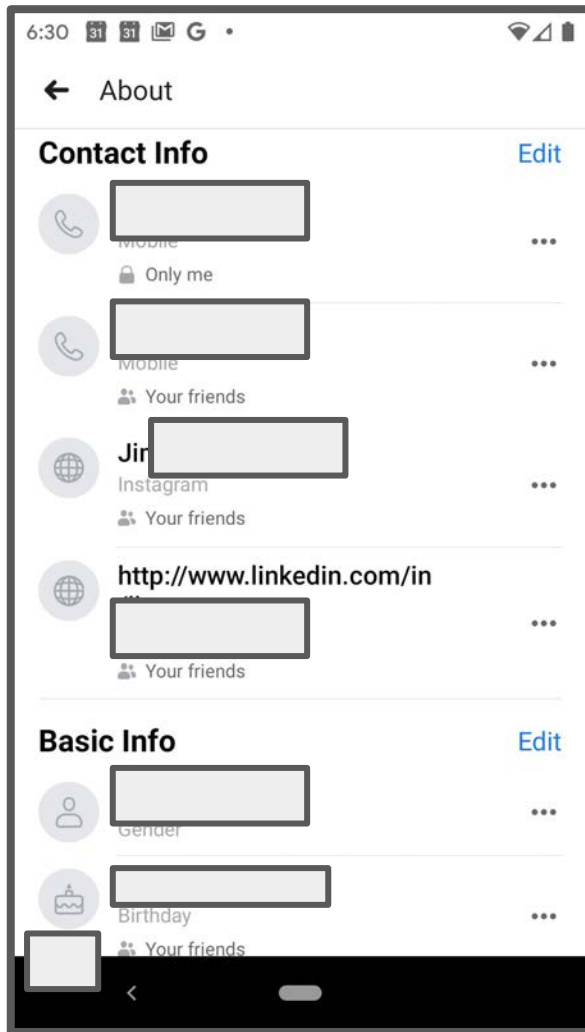
Facebook Security Breach Exposes Accounts of 50 Million Users



Privacy and security are old problems in a new age...

While on the subject of FB...

Privacy risk



What is at risk in a Facebook security breach?

Facebook knows:

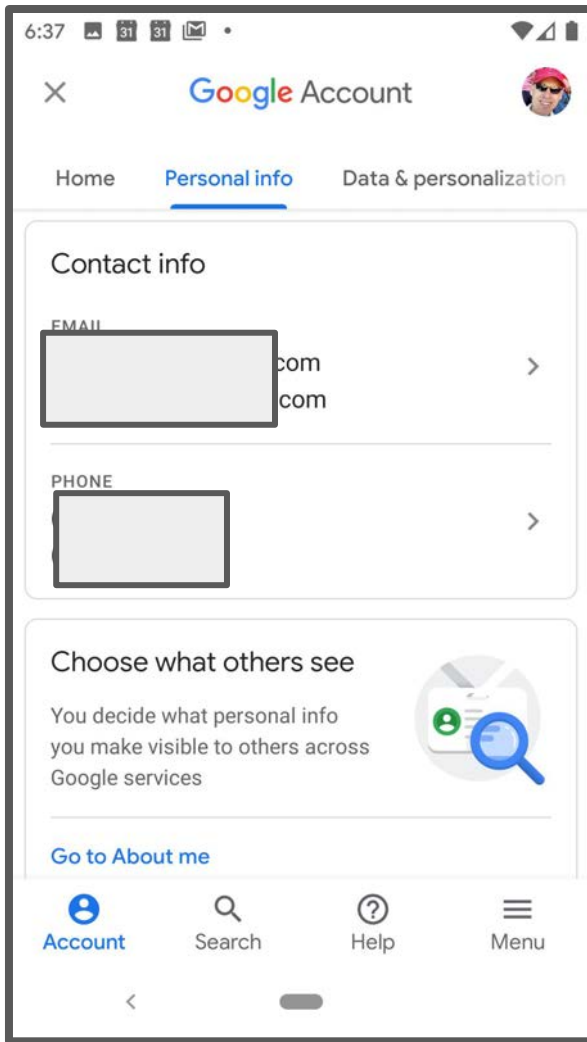
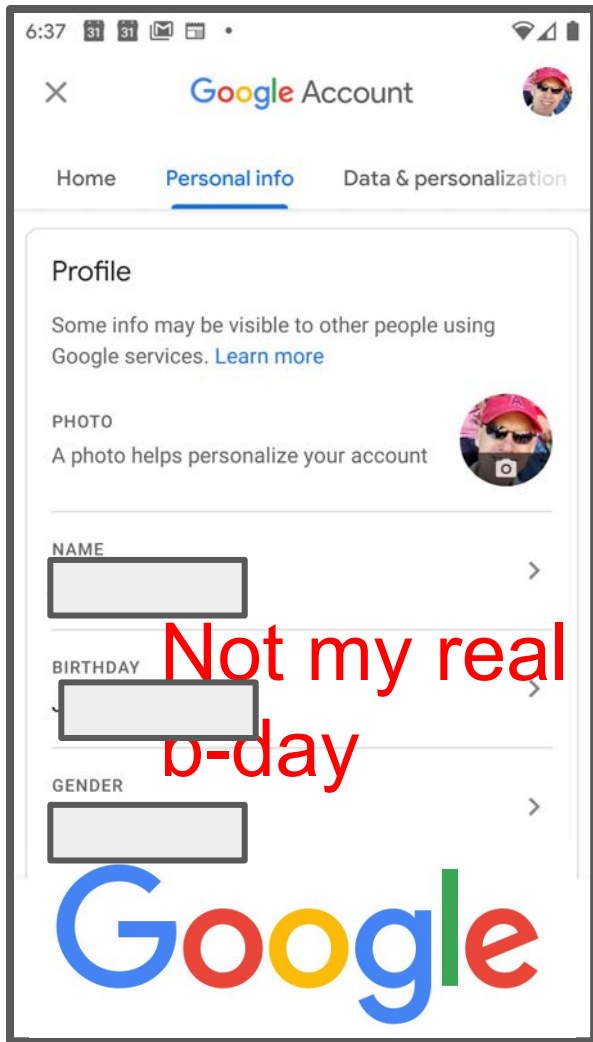
- Email address
- Phone number *
- Birth date *
- Behavioral patterns

Privacy risk

Facebook doesn't know:

- My address *
- My SS number
- My CC number
- My income *
- My DL number *

security risk?



What is at risk in a Google security breach?

Google knows:

- Email address
- Phone number *
- Birth date *
- Behavioral patterns

Privacy risk

Google doesn't know:

- My address *
- My SS number
- My income *
- My DL number *

security risk?

Credit reporting agency

Equifax Says Cyberattack May Have Affected 143 Million in the U.S.

By [Tara Siegel Bernard](#), [Tiffany Hsu](#), [Nicole Perlroth](#) and [Ron Lieber](#)

Sept. 7, 2017



Equifax, one of the three major consumer credit reporting agencies, said on Thursday that hackers had gained access to company data that potentially compromised sensitive information for 143 million American consumers, including Social Security numbers and driver's license numbers.

The attack on the company represents one of the largest risks to personally sensitive information in recent years, and is the third major cybersecurity threat for the agency since 2015.

What's at risk:

- Social Security number,
- Credit card numbers*
- Your credit profile
- Who you bank with
- Who you owe money
- When you miss payments

You can not delete your "Account" with a credit reporting agency

Credit bureaus are old companies

Security risk!



TECH • IRS

The IRS Says Identity Thieves Hacked Its Systems Again

Later I will describe how to work with the IRS to reduce risk of data loss.



What's at risk

- OMG, a lot and more!
- Address
- SS number
- DOB
- Bank account number
- Income history
- Spouse's data too
- Health Ins provider
- Mortgage holder
- Investment company

Security risk

<https://youtu.be/PgKSbYPHn7Y>



THE INVESTIGATORS

STOLEN PACKAGES AND YOUR RIGHTS

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[redacted]@yahoo.com)

confidential

Confidential medical

Jim

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Send



Saved



6:44



confidential email Inbox



[redacted]

terday



Embarrassing stuff.



Content expires Oct 24, 2019

You do not have the option to forward, copy, print, or download this email.

Reply

Reply all

The internet did not cause these problems,
they've existed for a long time

You can be just as safe, maybe more so, on
the internet as you are offline.

Now, how to manage your risk...

Reduce your use of the USPS, go paperless

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Personal Small Business Commercial Financial Education About Wells Fargo

Banking and Cards Loans and Credit Investing and Retirement Wealth Management Rewards and Benefits

Personal > Online Banking with Wells Fargo Online® > Online Documents

Online Documents

Print Share

Want easy-to-manage account information?
We've got online documents. Convenient and secure — without the paperwork.

Stay organized and clutter-free

Go paperless
No more shuffling papers, storing

No more shredding
Help reduce the chances of identity

Documents, your way
Get statements and more for any

How it works
Set up online documents to:

Stop using paper for private or sensitive documents

- Bank and investment statements,
- paying someone with a check,
- your tax refund and 1040
- to receive your medical bills, statements and EOBs
- utility bills



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Big Brother Bank
"We watch over you"
P.O. Box 1573
Beantown, MA 02116

Account Number: 026-257311
Statement Begin Date: JAN 02, 2002
Statement End Date: FEB 01, 2002

Justin Case
123 Redlight Lane
TwistNshout, MA 02345

Super Checking Account Activity

| Beginning Balance | Credits | Debits | Service Charge | Ending Balance |
|-------------------|---------|---------|----------------|----------------|
| 2591.24 | 1946.93 | 1956.43 | 0.00 | 2581.72 |

| Credits | Description | Date | Amount |
|----------------------|--------------|----------|---------|
| | DEPOSIT | 01/05/02 | 26.90 |
| | AUTO DEPOSIT | 01/15/02 | 954.27 |
| | AUTO DEPOSIT | 01/30/02 | 954.27 |
| | INTEREST | 01/31/02 | 11.49 |
| Total Credits | | | 1946.93 |

| Checks | Check No. | Date | Amount | Check No. | Date | Amount |
|--------|-----------|----------|-----------|-----------|----------|-----------|
| | 352 | 01/04/02 | \$ 321.50 | 353 | 01/05/02 | \$ 100.00 |
| | 354 | 01/10/02 | \$ 122.30 | 355 | 01/11/02 | \$ 59.95 |
| | 356 | 01/15/02 | \$ 852.33 | 357 | 01/30/02 | \$ 500.35 |
| | 358 | 01/15/02 | \$ 852.33 | 359 | 01/30/02 | \$ 500.35 |
| | 360 | 01/15/02 | \$ 852.33 | 361 | 01/30/02 | \$ 500.35 |

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Last Name:*

My Account

Billing & Payments

Billing & Payments

Manage Payments

Usage & Custom Savings
Tips

Projected Next Bill & Daily
Usage

Profile

Device Management

Data Sharing

Quick Services

Bill & Payment History

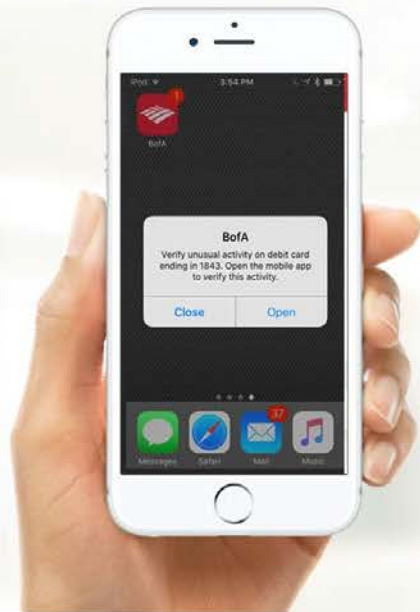
2018

| Date | Description | Amount | Balance |
|--------------|-------------------------------|--------|---------|
| Oct 01, 2018 | Direct payment we credited on | | |
| Sep 20, 2018 | View Bill | | |
| Aug 31, 2018 | Direct payment we credited on | | |
| Aug 21, 2018 | View Bill | | |
| Aug 02, 2018 | Direct payment we credited on | | |
| Jul 23, 2018 | View Bill | | |
| Jun 29, 2018 | Direct payment we credited on | | |
| Jun 21, 2018 | View Bill | | |
| Jun 01, 2018 | Direct payment we credited on | | |
| May 22, 2018 | View Bill | | |

+ [View More +](#)

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Email alert
when a
transaction
occurs



PAYABLE IN US\$ THROUGH FIRST BANK OF WIKI, LOS ANGELES BRANCH, LOS ANGELES, CA, 90036 1-000-000

MR. JOHN JONES
1645 DUNDAS ST. W, APT. 27
TORONTO, ON M6K 1V2

243

DATE

20061201
Y Y Y Y M M D D

123-456-7

PAY TO THE
ORDER OF

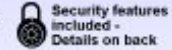
Wikimedia Foundation

\$

100.55

One Hundred Dollars and 55/100

U.S.
100 DOLLARS



FIRST BANK OF WIKI 00005-123
Victoria Main Branch
1425 James St., P.O. Box 4001
Victoria (B.C.) V8X 3X4

MEMO

Donation

John Jones

MP

⑆011234567⑆ 001234567⑆ 243

We give people our bank info; bank name with
and bank account number?

MARY ADAMS
WALTER ADAMS
1865 DEVON AVENUE
SARATOGA, CALIFORNIA

No. 282

90-1161
1211

June 12, 1958

PAY TO THE
ORDER OF

California Manufacturing \$ 10 ⁰⁰

One Ten and no 100 DOLLARS

SAN CARLOS BRANCH
760 LAUREL STREET
SAN CARLOS, CALIFORNIA

Bank of America
NATIONAL TRUST AND SAVINGS ASSOCIATION

Walter Adams

⑆⑆1211⑆⑆1161⑆⑆ 8939⑆⑆ 6403⑆⑆ 9⑆⑆000000⑆000⑆⑆

[Products](#)[Services & Solutions](#)[Deals](#)[Business Expertise](#)[Membership](#)

blank check paper (148 items found)

SORT BY: ▾

NARROW BY:

Items in Your Store -

[Set store to pick up today](#)

Brand +

Rating +

Shipping & Pickup +

Department +

Sheet Dimension +

ShopRunner +

Security & Carbon +

**Blanks/USA® Kan't Kopy® 8 1/2\"/>**

Item: 281207 / Model : SC150BL

★★★★★ (6)

[Add to Favorites](#)

- Size: 8 1/2\"/>
- 60 lbs.
- Pantograph message: VOID

\$63.99

500/Pack

1 ▲

**DocuGard™ Security Business Checks, 8 1/2 x 11, Green Marble, 500/Ream (04502)**

Item: PRB04502 / Model : 04502

★★★★★ (3)

[Add to Favorites](#)**\$39.79**

500/Ream

1 ▲



THIS IS HOW MONEY MOVES*

[HOW IT WORKS](#)

[GET STARTED](#)

[FAQ](#)

[BLOG](#)

[SHARE VIDEO MESSAGE](#)

**EASY. FAST.
SAFE. DONE.**

Send and receive
money electronically

Forget running to the ATM or mailing a check. With *Zelle*, you can send and receive money with peace of mind. Safely and easily send money to people you know through your trusted banking app - or the *Zelle* app if your bank doesn't currently offer *Zelle*.

Your bank offers this service

The screenshot shows the Wells Fargo website's navigation menu with 'Personal' selected. The breadcrumb trail reads: Personal > Online Banking with Wells Fargo Online® > Transfers > Zelle® – Send and Receive Money. The main heading is 'Zelle® – Send and Receive Money'. Below the heading is a banner image of two women looking at a smartphone, with the text 'Meet Zelle' and 'Send and receive money using just your email or mobile number.' Social sharing icons for Print, Facebook, and Twitter are visible.

Your bank, and Zelle, use your email address or mobile phone number to identify you and control where to send money

Wells Fargo

Zelle

The screenshot shows the Chase website's 'Getting Started' page for Zelle. The navigation bar includes 'Explore products', 'recurring payments', 'ATM & branch', 'Español', and 'Sign in'. The main heading is 'First time using Zelle? We can help.' Below this is a sub-heading: 'These tips can help you protect your money and get more out of Zelle.' Three columns of tips are provided: 'Chase has your back' (reimbursement for lost transactions), 'Know before sending' (verify recipients to avoid scams), and 'Update your contacts' (ensure recipients are enrolled with Zelle).

Chase

And lots more



You received money with Zelle >



Wells Fargo Online <alerts@notify.wellsfargo.com>

to me ▾



wellsfargo.com

You received money with Zelle®

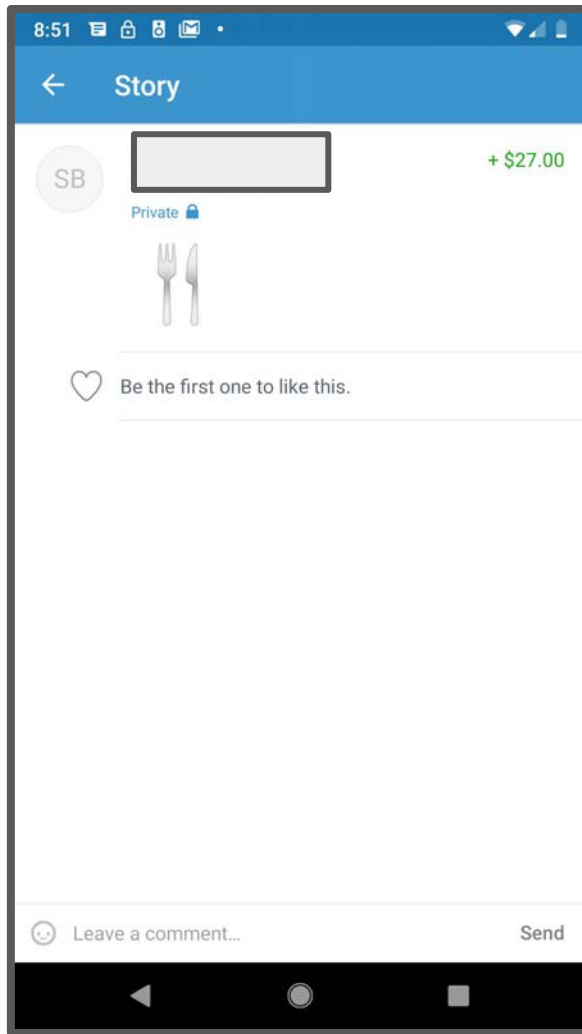
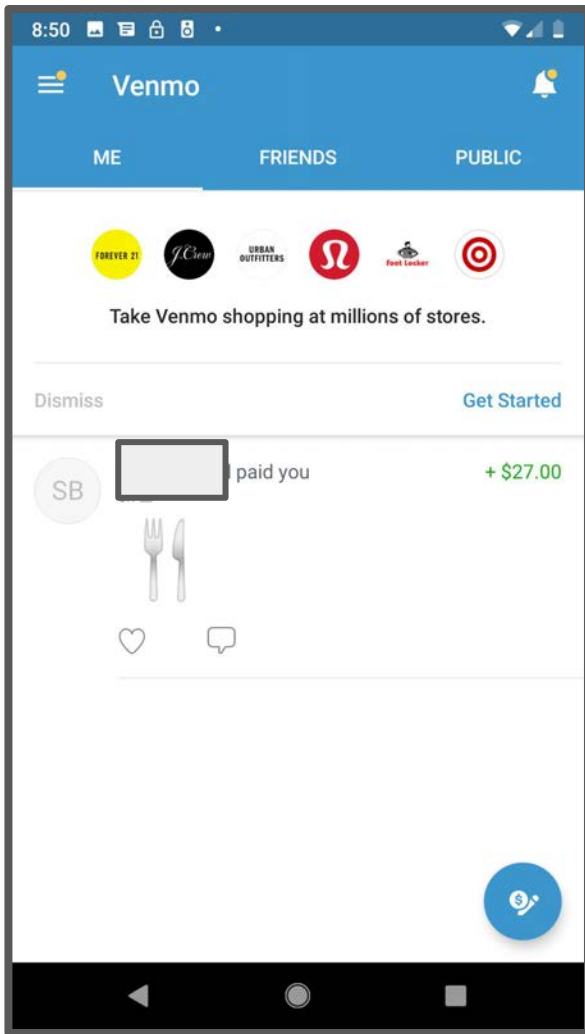


sent you money. Here are the details:

| | |
|---------------|------------------|
| Date | 08/31/2018 |
| Amount | \$ [REDACTED].00 |

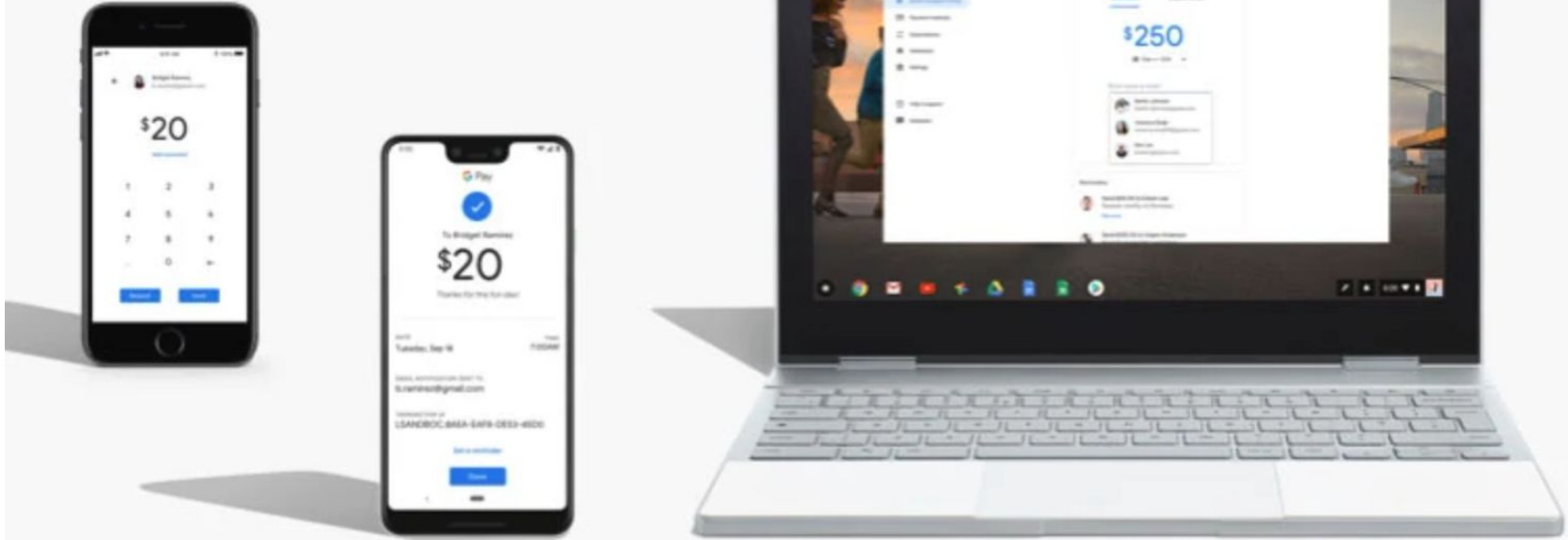
This money has been deposited in your account XXXX [REDACTED]

For more information, call *Wells Fargo Online*® Customer Service at 1-800-956-4442, 24 hours a day, 7 days a week.



Don't put yourself at risk by carrying cash

Send or receive money with other people with Google Pay or Apple Pay



Pay or get paid from any device





Form **1040** Department of the Treasury—Internal Revenue Service (99) **2016** OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2016, or other tax year beginning _____, 2016, ending _____, 20

See separate instructions.

Your first name and initial: BRIAN Last name: EXPAT Your social security number: 239-40-2830

If a joint return, spouse's first name and initial: SARAH Last name: EXPAT Spouse's social security number: 234-74-5745

Home address (number and street). If you have a P.O. box, see instructions. Apt. no. ▲ Make sure the SSN(s) above and on line 6c are correct.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions). Presidential Election Campaign

BANGKOK Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. You Spouse

Foreign country name: Thailand Foreign province/state/county: Foreign postal code:

Filing Status

1 Single 4 Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶ _____

2 Married filing jointly (even if only one had income)

3 Married filing separately. Enter spouse's SSN above and full name here. ▶ _____

5 Qualifying widow(er) with dependent child

Exemptions

6a Yourself. If someone can claim you as a dependent, do not check box 6a } Boxes checked on 6a and 6b 2

b Spouse } No. of children on 6c who: 2

| (1) First name | Last name | (2) Dependent's social security number | (3) Dependent's relationship to you | (4) <input checked="" type="checkbox"/> if child under age 17 qualifying for child tax credit (see instructions) |
|----------------|-----------|--|-------------------------------------|--|
| KEVIN | EXPAT | 123-87-1928 | Son | <input checked="" type="checkbox"/> |
| AUDRA | EXPAT | 123-71-8237 | Daughter | <input checked="" type="checkbox"/> |
| | | | | <input type="checkbox"/> |
| | | | | <input type="checkbox"/> |

If more than four dependents, see instructions and check here

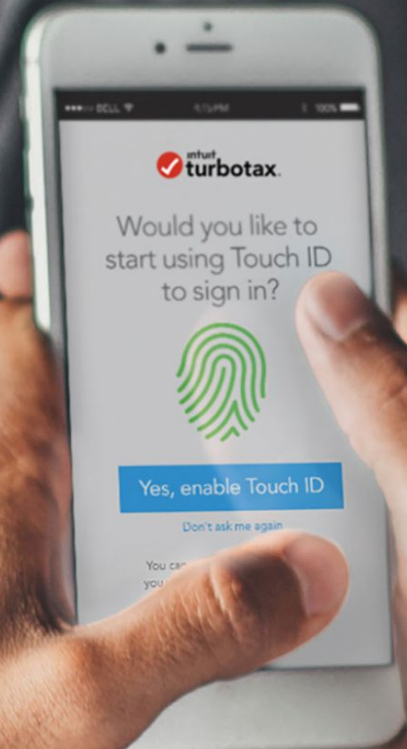
d Total number of exemptions claimed 4



Risk with the tax preparer, a paper form, humans handle it at IRS and USPS

Security is built into everything we do

TurboTax works hard to safeguard your information so you can file your taxes confidently.



Reduce the number of people that look at and handle your financial information

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to **“United States Treasury.”** Write your social security number and “2018 Form 1040-ES” on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Calendar year—Due Jan. 15, 2019

Amount of estimated tax you are paying
 by check or money order.

| Dollars | Cents |
|---------|-------|
| | |

| | | | |
|----------------------|--|-------------------------|---------------------------------|
| Print or type | Your first name and initial | Your last name | Your social security number |
| | If joint payment, complete for spouse | | |
| | Spouse's first name and initial | Spouse's last name | Spouse's social security number |
| | Address (number, street, and apt. no.) | | |
| | City, state, and ZIP code. (If a foreign address, enter city, also complete spaces below.) | | |
| | Foreign country name | Foreign province/county | Foreign postal code |

For Privacy Act and Paperwork Reduction Act Notice, see instructions.

Form 1040-ES (2018)



WELCOME TO EFTPS®

New to our site?

The Electronic Federal Tax Payment System® tax payment service is provided free by the U.S. Department of the Treasury. After you've enrolled and received your credentials, you can pay any tax due to the Internal Revenue Service (IRS) using this system.

[MAKE A PAYMENT](#)[ENROLL](#)

You asked, we listened!

The EFTPS® Web site was recently updated based on feedback from users like you. You can now:

- Receive your confirmation by email.
- Verify the bank account that will be used when making a payment
- Change the bank account used for a payment
- Self-select your PIN when creating an additional enrollment
- Terminate an enrollment you are no longer using

▶ Payment Options



Individuals



Web Pay - Bank Account (No fee)



Credit Card (2.3% service fee)



~~**Mail Check or Money Order**~~



Payment Plan (\$34 set-up fee)



Western Union (Service fee varies)



Delay My Bill Payment

[News & Events](#) | [About Us](#) | [Español](#)



Login

Register

[What's new](#)

[Learn more](#)



Web Pay: Pay with Your Bank Account





Shari L. Freidenrich, CPA
 Orange County Treasurer - Tax Collector
 P.O. BOX 1438 • Santa Ana, CA 92702-1438
 601 N. Ross Street, Santa Ana
 Office Hours: 8:00 AM-5:00 PM Monday - Friday
 Phone Hours: 9:00 AM-5:00 PM (714) 834-3411
ocgov.com/octaxbill

INTERNET COPY

2019-20 SECURED PROPERTY TAX BILL

For Fiscal Year Beginning July 1, 2019 and Ending June 30, 2020

0072424-0072424 PDFE----- 829996 OCT013

**ASSESSEE NAME AND ADDRESS ARE NOT AVAILABLE
 ONLINE PER CA GOV CODE §6254.21**

DID YOU KNOW?

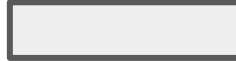
Sign up to receive a text/email due date reminder at ocgov.com/octaxreminder

Pay online at ocgov.com/octaxbill to receive same day credit, no service fee by eCheck and an emailed receipt.

Mailed payments must have a USPS postmark on or before the last timely payment date. If you wait until the last day to mail your payment, get your envelope hand-stamped with a postmark to ensure it is timely.

We have moved to our new location at 601 N. Ross Street.

PROPERTY LOCATION



ASSESSED VALUES & EXEMPTIONS AS OF JANUARY 1, 2019

| DESCRIPTION | FULL VALUE | COMPUTED TAX |
|---------------------------------|----------------|-----------------|
| LAND | 472,825 | |
| IMPROVEMENTS - BUILDING | 152,523 | |
| TOTAL VALUES: | 625,348 | 7,209.38 |
| HOMEOWNER EXEMPTION | -7,000 | -76.68 |
| TOTAL NET TAXABLE VALUE: | 618,348 | 7,132.70 |

OWNER OF RECORD AS OF 12:01 AM, JANUARY 1, 2019

**ASSESSEE NAME AND ADDRESS ARE NOT AVAILABLE ONLINE PER CA
 GOV CODE §6254.21**

| PARCEL NO. (APN) | TAX RATE AREA | 1st Installment DUE 11/1/19 | + | 2nd Installment DUE 2/1/20 | = | TO PAY BOTH INSTALLMENTS BY 12/10/19 |
|------------------|---------------|-----------------------------|---|----------------------------|---|--------------------------------------|
| | 02-047 | \$3,566.35 | | \$3,566.35 | | \$7,132.70 |

IMPORTANT INFORMATION

If you sold this property or no longer own it, you can disregard this bill. Property taxes are the responsibility of the new owner. Contact the Office of the Assessor at (714) 834-2727 regarding ownership changes.

VOTER APPROVED TAXES AND SPECIAL ASSESSMENTS

| SERVICE AGENCY | RATE | VALUE | TAXES |
|-----------------------------------|---------|------------------|----------|
| BASIC LEVY RATE | 1.00000 | 618,348 | 6,183.48 |
| BREA PARAMEDICS | .04500 | 618,348 | 278.25 |
| NORTH OC COMM COLLEGE | .02409 | 618,348 | 148.96 |
| BREA OLINDA UNIFIED | .02291 | 618,348 | 141.67 |
| METRO WATER D-MWDOC | .00350 | 618,348 | 21.64 |
| SPECIAL ASSESSMENT CHARGES | | PHONE NO. | |
| MOSQ,FIRE ANT ASSMT | | (800)273-5167 | 7.70 |
| VECTOR CONTROL CHG | | (800)273-5167 | 1.92 |
| MWD WATER STDBY CHG | | (866)807-6864 | 10.08 |
| OCSD SEWER USER FEE | | (714)593-7281 | 339.00 |



Treasurer-Tax Collector
Shari L. Freidenrich, CPA

OCgov.com

quick access

Current Agency
Entire County



ONLINE PAYMENTS / SERVICES

AGENCY BILLING / COLLECTIONS

INVESTMENTS

PROPERTY TAX

INFO & CONTACT US

FINANCIAL REPORTS / STATISTICS

HOW DO I

[Treasurer-Tax Collector](#)

| Installments | Installment Payment Deadline | Status | Amount Due | Remarks |
|------------------------------|------------------------------|----------|------------|------------------|
| First Installment | 12/10/2019 | NOT PAID | \$3,566.35 | Until 12/10/2019 |
| Second Installment | 04/10/2020 | NOT PAID | \$3,566.35 | Until 04/10/2020 |
| Total Due and Payable | | | \$7,132.70 | |

**You will receive same day credit for your transaction,
THE INFORMATION IS CURRENT AS OF TODAY'S DATE.**

Save postage and "Go Green Electronically" by using our no cost eCheck payment option. Or pay your taxes using your VISA, MasterCard, American Express or Discover card either on-line or by telephone at 714-834-3411. Payments made by credit or debit card will be charged a 2.29% service fee (minimum charge of \$1.95).

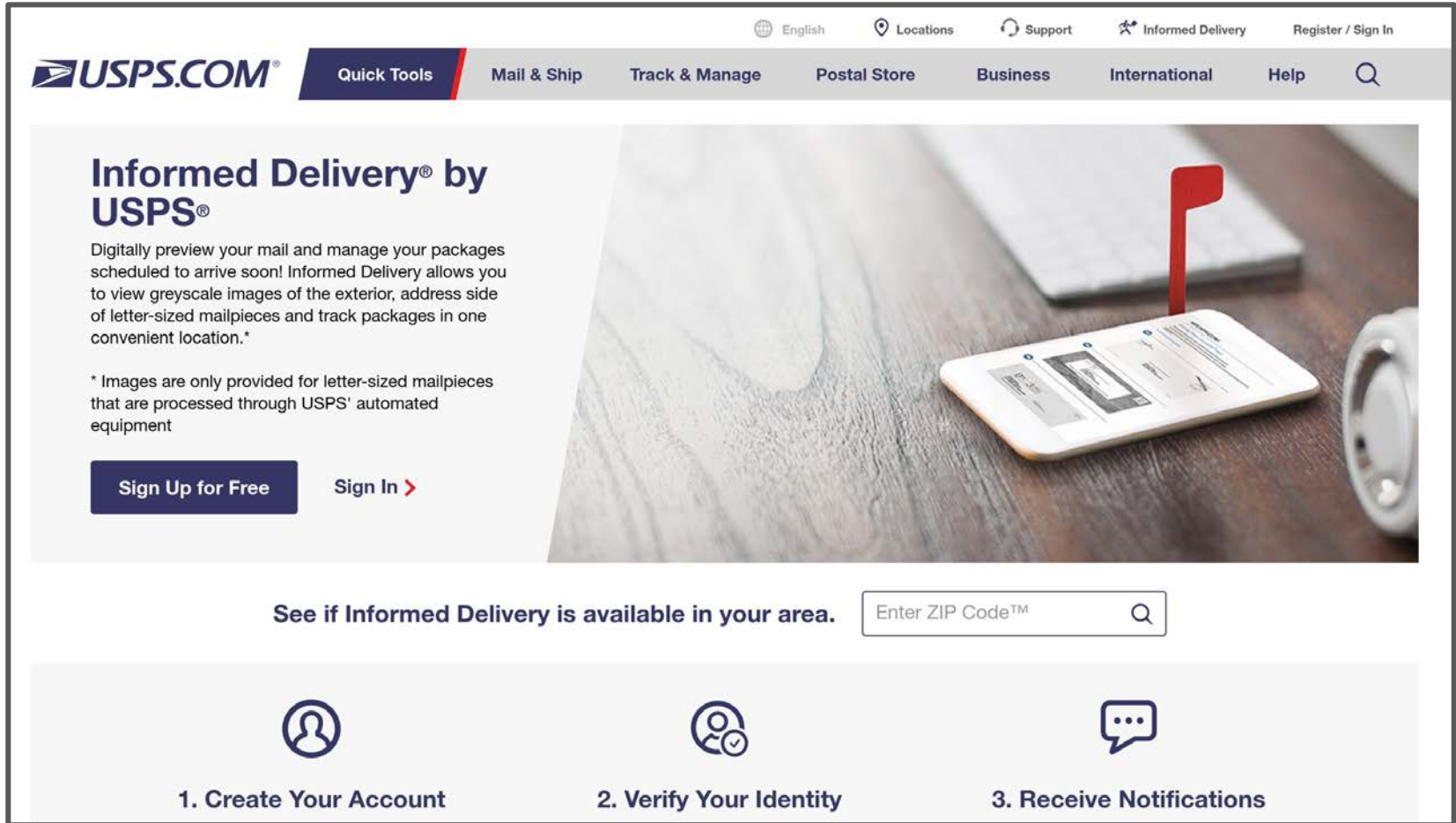
PAY ONLINE NOW >>

eCheck
(no cost)

Credit Card
(2.29% fee)

Debit Card
(2.29% fee)

If you absolutely positively have to use the US Postal Service sign up for “Informed Deliverer”



The screenshot displays the USPS.com homepage with a focus on the Informed Delivery service. The navigation bar includes links for English, Locations, Support, Informed Delivery, and Register / Sign In. The main content area features a large image of a smartphone displaying the Informed Delivery app interface, with a red flag icon. To the left of the image, the text reads: "Informed Delivery® by USPS®" followed by a description: "Digitally preview your mail and manage your packages scheduled to arrive soon! Informed Delivery allows you to view greyscale images of the exterior, address side of letter-sized mailpieces and track packages in one convenient location.*" Below this is a note: "* Images are only provided for letter-sized mailpieces that are processed through USPS' automated equipment". Two buttons are present: "Sign Up for Free" and "Sign In >". Below the main content is a section titled "See if Informed Delivery is available in your area." with a search input field labeled "Enter ZIP Code™" and a magnifying glass icon. At the bottom, three steps are listed with corresponding icons: "1. Create Your Account" (person icon), "2. Verify Your Identity" (person with checkmark icon), and "3. Receive Notifications" (speech bubble icon).

USPS.COM Quick Tools Mail & Ship Track & Manage Postal Store Business International Help

English Locations Support Informed Delivery Register / Sign In




Informed Delivery® by USPS®

Digitally preview your mail and manage your packages scheduled to arrive soon! Informed Delivery allows you to view greyscale images of the exterior, address side of letter-sized mailpieces and track packages in one convenient location.*

* Images are only provided for letter-sized mailpieces that are processed through USPS' automated equipment

[Sign Up for Free](#) [Sign In >](#)

See if Informed Delivery is available in your area.

-  1. Create Your Account
-  2. Verify Your Identity
-  3. Receive Notifications




USPS <USPSInformedDelivery@usps.gov>
to me ▾

9:51 A

You have mail and packages arriving soon.

10/5/2018

 **COMING TO YOUR MAILBOX SOON.**


You have mail arriving soon.

[View all mail on dashboard >](#)



- SMS
- SMS
- SMS
- SMS
- SMS
- SMS
- SMS
- SMS
- SMS
- SMS
- SMS


Kristin Collum
*** No LT. GOVERNOR ***
IDAHO STRONGER
#VoteForTheVet

Collum for Idaho
P.O. Box 170191
Boise, ID 83717

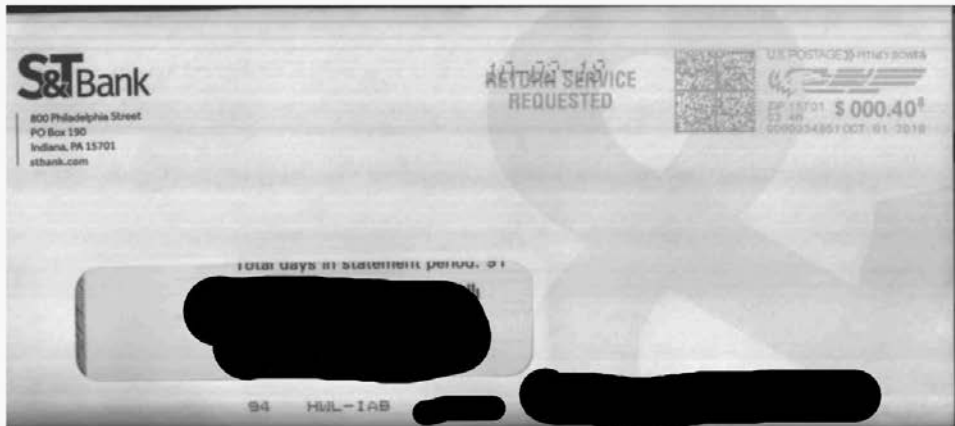
www.collumforidaho.org
@CollumForIdaho
@krcollumforidaho
#goodnessforidaho

PRST STD
U.S. POSTAGE
PAID
Boise, ID
Permit #91

Dear Idahoan,
Twenty-one years ago, after my military service,
I moved to Idaho to build my new life and raise my family.



Daily notification of what mail to expect.



You currently have no package(s) for Friday. Please check back tomorrow.

You may have more mail or packages than is shown here. To check, [go to your Dashboard >](#)

Mailpieces may arrive several days after you receive the notification. Please allow up to a week for **delivery** before reporting missing mail.

[Report missing mail >](#)

If scanned mail doesn't show up (carrier put it in the wrong mailbox?) you can report it to the USPS

Protect your private sensitive information:

- Avoid putting sensitive info on paper
- Avoid putting paper in the mail
- Go to paperless bills and statements
- Stop writing paper checks
- Avoid giving humans your private info, they are going to put your info online anyway and now a human know your stuff too.

TECH • IRS

The IRS Says Identity Thieves Hacked Its Systems Again



VIDEO

LIVE

SHOWS



Is Your Mailbox a Lure for Identity Theft?

By HREF, HTTP, ABCNEWS.GO.COM, SECTIONS, GOODMORNINGAMERICA, GMA991222_HUNTER_MAILFORM.HTML



BENEFITS NEWS VETERAN JOBS MILITARY LIFE VIDEOS DIS

MILITARY ADVANTAGE

Benefits > Military Advantage

VA Data Breach Reported by California Hospital

US Postal Service
IRS
Veterans Admin (VA)

Are greater risk to your
sensitive data than
Facebook or Google

What to do? Start where there is the greatest risk

- The credit bureaus: Equifax, Experian, TransUnion
- The government: IRS, US Postal Service



3 steps to your free credit reports



1. Fill out a form

Fill out one form to request one, two, or three credit reports

[Request your credit reports](#)

2. Pick the reports you want

Request your credit reports from Equifax, Experian or TransUnion.

3. Request and Review your reports online

Before you get your credit reports, you will answer a few more questions. These questions are meant to be hard. You may even need your records to answer them. They are used to ensure that nobody but you can get your credit information.

If you can, print your credit reports so you can look at them later.

🔄 You repeat this step for each credit report

Annual Credit Report.com

The only source for your free credit reports. Authorized by Federal law.

Home

All about credit reports

Request yours now!

What to look for

Protect your identity

Frequently asked questions

Contact us

Request your free credit reports

1

2

3

Fill out a form

Step 1 of 3 (*required fields)

Legal Name

* First

Your Credit Report

Please address all future correspondence to:
Credit Reporting
Business Address
City, State 00000

Personal Identification

This is all the information that uniquely identifies you from another person who may have the same name.

PERSONAL IDENTIFICATION INFORMATION

Your Name: SSN #: 123-45-6789
123 Current Address: Date of Birth: July 1, 1958
City, State 00000: Telephone Number: (555) 555

EMPLOYMENT DATE REPORTED

Employer Name: Employer 1: Position: Job/Occupation
Date Reported: 06/2004: Hired: 04/2004

PUBLIC RECORD INFORMATION

Lien Filed 03/93; Fulton CTY; Case or Other ID Number-32114; Amount-\$26;
Class-State; Released 07/93; Verified 07/93

Bankruptcy Filed 12/92; Northern District Ct; Case or Other ID Number-673;
Liabilities-\$15,787; Personal; Individual; Discharged; Assets-\$780

Satisfied Judgment Filed 07/94; Fulton CTY; Case or Other ID Number-8988
Consumer; Amount-\$8,984; Plaintiff-ABC Real Estate; Satisfied 03/95; Verif

Public Records

These listings show any legal information that may affect your credit ranking.

Collections

Any collection agencies assigned to recover outstanding debts will be listed here.

COLLECTION AGENCY ACCOUNT INFORMATION

Pro Coll (800)XXX-XXXX
Collection Reported 05/07; Assigned 09/04 to Pro Coll (800)XXX-XXXX Client
Hospital; Amount-\$978; Unpaid; Balance \$978; Date of Last Activity 09/04; I
Account; Account Number 787652JC

Credit Accounts

Installment loan accounts will be listed here, such as school loans, auto loans and mortgages. Revolving credit amounts will also be listed. These may include credit cards, store cards and gas cards. This gives credit issuers information on payment history.

CREDIT ACCOUNT INFORMATION

| COMPANY NAME | ACCOUNT NUMBER | WHOSE ACCT | DATE OPENED | MONTHS REVIEWED | DATE OF LAST ACTIVITY | HIGH CREDIT | TERMS | BALANCE |
|----------------|----------------|------------|-------------|-----------------|-----------------------|-------------|------------------|---------|
| Department Stl | 32514 | J | 10/96 | 36 | 9/08 | \$950 | X | \$0 |
| Bank | 1004735 | A | 11/96 | 24 | 5/08 | \$750 | X | \$0 |
| Oil Company | 541125 | A | 6/96 | 12 | 3/08 | \$500 | X | \$0 |
| Auto Finance | 529778 | I | 5/95 | 48 | 12/07 | \$1100 | \$50 \$300 \$200 | 15 4/08 |

Previous Payment History: 3 Times 30 days late; 4 Times 60 days late; 2 Times 90+ days late

Previous Status: 01/08 - 12; 02/08 - 13; 03/08 - 14

COMPANIES THAT REQUESTED YOUR CREDIT FILE

09/06/08 Equifax-Disclosure 08/27/08 Department Store
07/29/08 PRM Bankcard 07/03/08 AM Bankcard
04/10/08 AR Department Store 12/31/07 Equifax-Disclosure ACIS 123456789

What is in a credit report

- Names, address,...
- Employment history
- Public record like BKs, judgements
- Collections history
- Credit accounts (loans and CC) current and old ones that are closed
- Recent inquiries into your credit

Requested Credit Files

Your Credit Report

Please address all future correspondence to:
Credit Reporting Agency
Business Address
City, State 00000

Personal Identification

This is all the information that uniquely identifies you from another person who may have the same name.

PERSONAL IDENTIFICATION INFORMATION

Your Name: 123 Current Address, City, State 00000
SSN #: 123-45-6789
Date of Birth: July 1, 1958
Telephone Number: (555) 555-5555

EMPLOYMENT DATE REPORTED

Employer Name: Employer 1
Date Reported: 06/2004
Position: Job/Occupation
Hired: 04/2004

Public Records

These listings show any legal information that may affect your credit ranking.

PUBLIC RECORD INFORMATION

Lien Filed 03/93; Fulton CTY; Case or Other ID Number-32114; Amount-\$26,667
Class-State; Released 07/93; Verified 07/93
Bankruptcy Filed 12/92; Northern District Ct; Case or Other ID Number-673HC12;
Liabilities-\$15,767; Personal; Individual; Discharged; Assets-\$780
Satisfied Judgment Filed 07/94; Fulton CTY; Case or Other ID Number-898872; Defendant
Consumer; Amount-\$8,984; Plaintiff-ABC Real Estate; Satisfied 03/95; Verified 05/95

Collections

Any collection agencies assigned to recover outstanding debts will be listed here.

COLLECTION AGENCY ACCOUNT INFORMATION

Pro Coll (800)XXX-XXXX
Collection Reported 05/07; Assigned 09/04 to Pro Coll (800)XXX-XXXX Client-ABC
Hospital; Amount-\$978; Unpaid; Balance \$978; Date of Last Activity 09/04; Individual
Account; Account Number 787652JC

Credit Accounts

Installment loan accounts will be listed here, such as school loans, auto loans and mortgages. Revolving credit amounts will also be listed. These may include credit cards, store cards and gas cards. This gives credit issuers information on payment history.

CREDIT ACCOUNT INFORMATION

| COMPANY NAME | ACCOUNT NUMBER | WHOSE ACCT | DATE OPENED | MONTHS REVIEWED | DATE OF LAST ACTIVITY | HIGH CREDIT | TERMS | BALANCE | PAST DUE | STATUS | DATE REPORTED |
|------------------|----------------|------------|-------------|-----------------|-----------------------|-------------|-------|---------|----------|--------|---------------|
| Department Store | 32514 | J | 10/96 | 36 | 9/08 | \$950 | X | \$0 | X | R1 | 10/08 |
| Bank | 1004735 | A | 11/96 | 24 | 5/08 | \$750 | X | \$0 | X | I1 | 4/08 |
| Oil Company | 541125 | A | 6/96 | 12 | 3/08 | \$500 | X | \$0 | X | O1 | 4/08 |
| Auto Finance | 529778 | I | 5/95 | 48 | 12/07 | \$1100 | \$50 | \$300 | \$200 | I5 | 4/08 |

Previous Payment History: 3 Times 30 days late; 4 Times 60 days late; 2 Times 90+ days late
Previous Status: 01/08 - I2; 02/08 - I3; 03/08 - I4

COMPANIES THAT REQUESTED YOUR CREDIT FILE

09/06/08 Equifax-Disclosure 08/27/08 Department Store
07/29/08 PRIM Bankcard 07/03/08 AM Bankcard
04/10/08 AR Department Store 12/31/07 Equifax-Disclosure ACIS 123456789

Requested Credit Files

Does your credit report show a debt that you are unaware of?

- A credit card you never applied for
- A credit card account you swear you closed years ago
- A joint account with a former spouse
- A joint account with an adult child
- Late payments you don't remember

You've found your dream house. Are your credit reports ready?

People with good credit should check their credit reports too. Regular checks ensure the information stays accurate. Your good credit will be ready when you need it.

[Learn what to look for](#)[PAUSE](#) ||[SPOT IDENTITY THEFT](#)[GOOD CREDIT](#)[DON'T BE FOOLED](#)[MORE THAN A SCORE](#)[NOT LIKE THE OTHERS](#)

Your credit reports matter.

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

BROUGHT TO YOU BY



Credit Scores ^

FICO Score versions

How scores are calculated

Payment history

Amount of debt

Length of credit history

Credit mix

New credit

Improving my score

Credit Reports ^

What's in your report

Bureaus

Inquiries

Errors on your report?

Calculators

Know your rights

Identity theft

FAQ

How do I correct errors on my credit reports?

To correct errors on your credit report, you need to contact the credit bureau that is showing erroneous information. Your FICO® score uses the information on your credit reports to calculate your FICO score, so inaccurate or incorrect information on your credit report can hurt your score.

myFICO customers can use the following contact information to reach each bureau:

Equifax

[Equifax Disputes](#)

All disputes with Equifax are handled online.

Experian

[Experian Disputes](#)

All disputes with Experian are handled online.

TransUnion

1-800-916-8800

TransUnion Disputes

2 Baldwin Place, P.O. BOX 1000

Chester, PA 19022

[TransUnion Disputes](#)

Your File Identification Number (FIN) is no longer needed by TU's system. TU's

FICO® SCORE

used by 90% of top lenders

Your FICO® Scores can impact your loan interest rates, terms, approvals and more.



Learn more

Read Next

- What's in my credit report
- Credit reports - know your rights
- Free credit reports
- Credit checks & inquiries
- How to fix credit report errors

Online dispute links

Credit Freeze Free Nationwide as of Friday

By The Associated Press

Sept. 21, 2018

Consumers can now freeze their credit for free under a new federal law.

A credit freeze restricts access to your credit file, essentially halting anyone from opening any new credit in your name. The rules used to vary by state, but previously it could cost up to \$10 to put a freeze in place. That fee often had to be paid again when someone wanted to unfreeze it for any legitimate uses.

But under a new law that takes effect Friday, consumers anywhere in the U.S. can do so quickly and for free.

Congress passed the law in response to last year's massive Equifax hack, which exposed



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Credit Freeze FAQs

What is a credit freeze?

Also known as a security freeze, this free tool lets you restrict access to your credit report, which in turn makes it more difficult for [identity thieves](#) to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

YOUR MONEY

You Should Freeze Your Child's Credit. It's Not Hard. Here's How.

A new law requiring credit bureaus to offer you free freezes applies to children, too. It's easier than you'd expect, but you may still have questions. Here are some answers.



CreditCreditRobert Neubecker

By **Ron Lieber**

- Dec. 28, 2018

You can now freeze your child's credit files for free — and it isn't as difficult as even the most cynical among you might expect it to be.



<https://nyti.ms/2GMCMvV>



Credit monitoring service, paid by offending credit bureau

Welcome Back. Make the most of your valuable membership features.



NEW! Read over 40 articles, checklists, and studies about identity theft on the ID Theft Resources tab.

- Stay current with what's new in identity theft scams
- Take proactive steps to safeguard your identity with our identity protection checklists.
- Browse articles to learn about the types of identity fraud and who is at risk.



Alerts inform you of detected activity.

Certain activity may indicate that criminals are using your personal information for their own purposes. You'll receive a timely Alert if ProtectMyID detects key changes through our daily monitoring:

- Internet Scan. Criminals buy, sell and trade personal information online.
- Change of address. We help identify fraudulent attempts to redirect your mail.
- Credit report. Your national credit report from Experian receives daily review.



Insurance coverage gives you greater peace of mind¹.

ProtectMyID members are automatically covered by our \$1 Million Identity Theft Insurance Policy. If you become a victim of identity theft while a member, you'll be reimbursed up to \$1 million for costs such as, private investigator fees and unauthorized electronic fund transfers and much more.

Invalid Username or Password. Do you need help logging in? [Click here for assistance.](#)

Member Login

Username:

Password:

*Your password is cAse seNsiTive
(i.e. upper and lower case letters)

Log In

Forgot your username or password?

Not a member?

[Sign up here](#) and start protecting yourself now!

✚ Compose

- 📁 Inbox 6
- 🕒 Snoozed
- Sent
- 📄 Drafts 3
- ✉ All Mail
- ⚠ Spam 51
- 🗑 Trash
- ▶ Categories
 - 📁 [Gmail]/Sara house purc...
- 36
- 15
- 134
- +



Review Your Monthly Activity Summary

Log in to your account

Log In Now

Jim

Below is a summary of your identity monitoring activity this month.

You can log in to your account to review the details of any alert(s).

Good news! You don't have any new alerts this month.

← Privacy Checkup

Welcome,









Choose the privacy settings that are right for you

Review and adjust what data Google uses to personalize your experience, and update what information you share with friends or make public.



START NOW

<https://myaccount.google.com/privacycheckup>

-  Home
-  Personal info
-  Data & personalization
-  **Security**
-  People & sharing
-  Payments & subscriptions
-  Help
-  Send feedback

Security

Settings and recommendations to help you keep your account secure

We keep your account protected

The Security Checkup gives you personalized recommendations to secure your account



[Get started](#)

Signing in to Google



Password

Last changed Dec 8, 2018



2-Step Verification

On

