

# Is the Cyberworld Safer Than the 3-D World?

## The online world carries its own dangers, and cybercrime is unfortunately exploding

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With every passing year, more and more of Americans' lives are lived online. Why drive to the bank or the DMV when you can deposit checks with your cell phone and renew your driver's license from home? Adults socialize with friends, pay bills and file their taxes online. High school seniors average a whopping six hours a day online,<sup>1</sup> texting, playing games, and on social media.

All this Internet activity means we're safer in some ways—we can't lose our wallet in our living room or get into a traffic accident at our desk. But the online world carries its own dangers, and cybercrime is unfortunately exploding. A September 2018 Forbes article<sup>2</sup> listed these five statistics:

1. Every minute, 1,861 people fall victim to cyber-attacks and \$1.14 million is stolen.
2. Over the next five years, 146 billion records will be breached—four times the current rate.
3. Ransomware attacks are increasing 350% per year, and damage costs will be \$11.5 billion in 2019. (This is when hackers gain control of a person's or company's computer, lock out the owners, and demand a ransom to let them have access again.)
4. In a survey of IT decision makers, 56% cited phishing attacks as their biggest cybersecurity threat, and more than a million new phishing sites are created every month.
5. Close to 60 million Americans have been victims of identity theft.

These are alarming statistics, especially for those with lucrative careers and sizable assets. Fortunately, as a member of the VFW, you can protect your entire family with [Identity Guard® with a 20 percent discount](#).<sup>3</sup>

Identity Guard is unique among identity protection solutions because it's powered by the

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artificial intelligence of IBM Watson®. Watson is able to continuously scan the Internet to identify information that indicates you might be at risk. If it finds data relevant to you, you'll receive an alert so you can take action quickly—hopefully before trouble begins.

Watson will let you know if your:

- Personal habits put you at greater risk than the average person
- Bank, PayPal or iTunes account has announced a security alert
- Personal ISP, email provider, or streaming service has a security issue
- Car or home insurance company had a security breach
- Health care provider has announced a customer data breach
- Computer, tablet or phone has a security issue
- Teen appears to be bullied on social media
- Favorite dating website or app has been hacked
- Favorite online store has issued a phishing attack warning
- Favorite restaurant's point of sale system has been compromised

Identity Guard is the only personal cybersecurity solution powered by Watson. To learn more about Identity Guard or to enroll, go to: [www.identityguard.com/vfw](http://www.identityguard.com/vfw).

<sup>1</sup> San Diego State University study, 2018

<sup>2</sup> A Scoville Heat Scale for Measuring Cybersecurity, Forbes, Sept 2018

<sup>3</sup> Maximum savings based upon Identity Guard Premier Family package. Savings range from 40-57%