

# Kalfus & Nachman



INJURY AND DISABILITY LAWYERS

NEWSLETTER

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Page 1

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## In This Issue...

- ✓ Security Tips for iPhone 7
- ✓ Holiday Travel Tips
- ✓ How Does the Credit Card Chip Work?
- ✓ Traveling with Pets
- ✓ Happy Veteran's Day
- ✓ Happy Thanksgiving
- ✓ Hampton Roads Show Dates
- ✓ Case by Case

## Security Tips for iPhone 7

You can set your calendar by it - for the last 4 years, Apple has released new iPhones in September. This year was no exception with the introduction of the iPhone 7 and 7 Plus.

Improvements noted by Apple in the iPhone 7 are a new 21-megapixel camera system, longer battery life,

immersive stereo speakers, brighter display and a degree of water resistance.

Apple also claims that the iOS is the most advanced security of any mobile operating system with protection against malware and viruses, securing your personal information and Touch ID addition to passcode security.

But it's really up to you to protect your phone and personal information from hacking attacks. Here are a few important tips to follow:

- 6 digits are now available for the passcode instead of 4. In addition to the iTouch verification, you can increase your numeric passcode to 6 digits for greater security. You can do this in Settings.
- Disable all lock screen functions to let iTouch security do its job. Disable notification center, control center and Siri from the lock screen.

....continued on page 2



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## ....continued from page 1 **Security Tips for iPhone 7**

- Keep others from watching and tracking what you're browsing. In iPhones, go to Settings > Safari and turn on "Do not track."
- Just say no when an app wants your location. It's private, and monitoring your location is a drain on your battery and processor. You can control this in Settings > Privacy > Location to turn off anything you don't use regularly.
- Consider using a password manager so you can increase the strength and uniqueness of your passwords - you'll only have to remember 1 password to access this software. You can even access them via iTouch. Apple has its own iCloud Keychain; others include 1Password, Lastpass and DataVault.
- Stick to apps available at Apple's official App Store.
- When not in use, turn off Bluetooth, Location Services, Wi-Fi and Cellular Data to limit hacker access to your device.
- Download the Find my iPhone app - it's free and will help you locate your missing phone, lock it or erase data if necessary.

If you're reselling or donating a cellphone, be sure to erase all your data. The "Restore" option that resets the iPhone to its factory state doesn't do the job. Instead, follow these instructions from Apple for complete deletion.

## **Holiday Travel Tips**

If your holiday plans include travel by air, consider these tips to make your travel experience a little easier.

- Avoid peak travel days if possible. Flights will be more expensive and the airports will be more congested.
- Be prepared for more than the usual slowdowns at security. Allow extra time before your flight. Consider enrolling in TSA Pre✓™ for expedited security screening.
- Gas up the night before you travel; no one leaves enough time for buying gas on the way to the airport.
- Keep your cool. Airline employees have considerable power over your well-being. Your anger will not help the situation.
- Have phone numbers for everything: your hotel, your car rental agency, your airline, friends at your destination.
- Choose nonstop flights. The worst, most brutal delays occur in connecting airports, where you have no home, friends or family to retreat to.
- With airlines continuing to cut back on service, it's more important than ever to confirm your flight several days before you leave.
- Don't overpack even checked luggage; overstuffed bags that must be opened for a security check are much harder to repack.
- Do not wrap gifts, especially if you intend to carry them on the plane. Even in checked baggage, there is a strong chance they will be unwrapped for inspection by security personnel. Consider gift bags instead of wrapping paper.
- Give your cell phone a full charge, and write down or program the phone number of your airline so you can call easily as your flight time approaches. Register with your airline to be notified of flight changes by text or phone.



Have a safe and happy holiday!

## How Does the Credit Card Chip Work?

By now, many if not all of your credit and debit cards have probably been replaced with new cards that have a small computer chip embedded in them. These EMV cards - for Europay, MasterCard and Visa - are a global standard for cards with chips and the associated technology that can authenticate card transactions. U.S. card issuers are migrating to this new technology to help protect consumers and reduce costly fraud.

Retailers have had work to do too, as they update in-store technology and internal processing systems and train personnel. With 5 million U.S. merchant locations that accept debit and credit cards, and more than 13,000 financial institutions that issue these cards, it's a daunting task.



Banks and retailers resisted moving to chip technology until major card issuers including Visa, MasterCard, American Express and Discover announced that merchants would be liable for fraudulent credit card transactions if they didn't move to chip cards. In the past, banks typically absorbed those costs.

The EMV or chip cards add an extra layer of technology that makes it harder for unauthorized users to copy or access card information. If credit card data is stolen from a retailer or card issuer, new fraudulent cards can't be created because the soon-to-be essential chip is missing.

It may take a little time to get used to the new transaction, but soon inserting your credit card will be as routine as swiping it. Until your merchant is ready to accept chip cards, the swiping technology will still be available. Either with or without a chip, your signature or PIN number may still be required.

If you or a family member has been injured in an auto accident or any personal injury, or has been denied Social Security Disability benefits, it's important to get an attorney experienced in these types of cases involved immediately. Call **800-361-0430** for your initial free consultation. Kalfus & Nachman PC, Personal Injury attorney in Norfolk, can help you determine whether you need a lawyer for any personal injury case.

## Traveling with Pets



## Happy Veteran's Day



Thinking of all who served  
with appreciation  
on Veteran's Day

## Happy Thanksgiving



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## Hampton Roads Dates November 10th and 24th



## Case by Case November 9th and 23rd

