



Setting Up Two-Factor Authentication

In an earlier note, we reviewed some basic cybersecurity measures you can take to protect yourself. Here we will offer some specific advice on setting up two-factor authentication (2FA) on your Schwab or Fidelity accounts.

Two-factor authentication (also called “two step authentication”) adds a second layer of security to your authentication process as you log on to an online service.

If you do not already have 2FA enabled on your Schwab or Fidelity account, you will find a step-by-step walkthrough below on adding another layer of protection.

Setting Up 2FA on Schwab:

- Log into your Schwab account as normal
- At the top right-hand corner, click the button to the left of “Log Out.” The button usually looks like a person’s head and shoulders
- Scroll down the list and click “Security Center”
- Under “Two-step Verification”, choose “Always at login”
- You will be prompted to enter a phone number. Enter your cell phone or a device that can receive SMS text messages (a landline will not work). You will need to confirm this change by inputting a code from your cell phone
- Now that you have made this change, **you will always need access to your cell phone in order to log into your Schwab account**
- If you encounter issues with setting up 2FA on Schwab, please call: (800) 515-2157 or your Garde Capital client service associate

Setting Up 2FA on Fidelity:

- Log into your Fidelity account as normal
- At the top left-hand corner, click “Menu”
- Click “Profile”
- Scroll mid-way down the page and click “Security Center”
- Under “Additional Security” click “enable” next to “2-factor authentication”
- You will be prompted to enter a phone number. Enter your cell phone number or a device that can receive SMS text messages (a landline will not work). You will need to confirm this change by inputting a code from your cell phone

- Now that you have made this change, **you will always need access to your cell phone in order to log into your Fidelity account**
- If you encounter issues with setting up 2FA on Fidelity, please call: (800) 343-3548 or your Garde client service associate

As always, if you have questions or difficulties with your Schwab or Fidelity account, please do not hesitate to reach out to us at any time.