**ONLINE SECURITY IS IMPORTANT - HOW TO PROTECT YOURSELF AND AVOID DISASTER**

**Male Speaker**: Welcome to The Chalene Show. Chalene is The New York Times best-selling author, celebrity fitness trainer, and obsessed with helping you live your dream life.

**Chalene Johnson**: Darren, thanks so much for being here again today. You have become the most popular guest, the most requested guest on my show...

**Darren Natoni**: Hi.

**Chalene Johnson**: ...because I think you’re making people feel a little safer.

**Darren Natoni:** That’s what this is about.

**Chalene Johnson:** Right.

**Darren Natoni:** This is about just getting a little bit safer, so I appreciate you having me back on so we can get into the rest of this information.

**Chalene Johnson:** Yeah. So let’s just pick up right where we left off if you’re cool with that.

**Darren Natoni:** Let’s do it.

**Chalene Johnson:** Let’s talk about iMessage and then VPN.

**Darren Natoni:** So, your phone. We use it to do everything, right? We love to send messages back and forth with personal information. It just is a natural part of who we are. We are trusting as human being.

**Chalene Johnson:** Yes.

**Darren Natoni:** So, how often do you look at your phone and you see green bubbles versus blue bubbles? Do you know the difference?

**Chalene Johnson:** I do now.

**Darren Natoni:** You do now. So green are going to signify text messages. Blue are going to signify iMessages. Text messages are not – not encrypted. So never send sensitive information via text. When I was an agent, this is what we relied on. We wanted the criminals to do this, right?

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** Because we can ask – we can subpoena or we can get this information.

**Chalene Johnson:** So here’s how I remembered it to think of blue as meaning like in the clouds and green, it was scattered on the ground and everyone could see it. So you want to be in the blue.

**Darren Natoni:** Yeah, I like that. That’s a good one.

**Chalene Johnson:** Now, does Android have a similar feature so that they can tell?

**Darren Natoni:** Since I’m not an Android user, they have options too. You have Google Hangouts. So you can communicate via messaging there. Again, I don’t use Android, so I’m not as familiar with the platform.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** But you’re just going to have to use Google. You know, look into this information yourself. So whatever it is that you own or use on a daily basis, you should be informed about how to use that.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** So often we want to just dive in and get going on it, but really look into what it is the best way for me to do something. So whatever you’re doing, look it up. Learn it and make sure you know why you’re doing it.

**Chalene Johnson:** And when you do that look up, be sure to click the box that says, “Information that’s relative to...” and **[Ben 0:02:12]** posted it in the last month. Because things – or last seven days because things literally change that quickly.

**Darren Natoni:** Right. Now, please, I’m going to – just a little disclaimer here. I’m not on here saying that people out there should try to circumvent the law by iMessaging because, you know, with a court order we’re not getting iMessages. This just – we’re not able to at this point. We’re just saying that from your perspective, if you’re going to send a credit card or a social to your husband or wife at the DMV, make sure you do that over iMessages and you’re not just texting it.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** Again, text messages can be intercepted. That information we don’t want out there. So...

**Chalene Johnson:** Right.

**Darren Natoni:** ...iMessage is going to encrypt that so use an encrypted technology when sending personal content.

**Chalene Johnson:** Right.

**Darren Natoni:** Now, inside of this – inside of this, everything on your phone, it’s only as safe as you keep it.

**Chalene Johnson:** Okay.

**Darren Natoni:** So if you’re just going to walk on your phone, anybody can jump in your phone, right?

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** So, use a passcode on your phone. So often I run into friends and people I meet who just don’t use a passcode because they think it slows their process down of accessing their content. Again, that half a second that it takes to enter that code every time you use your phone is worth it compared to all the time and energy that you’re going to have to devote to recovering from a hack.

**Chalene Johnson:** If you can’t hear me right now it’s because I’m hanging my head in shame. And I – I know – I feel so bad saying this, but, you know, you live and you learn, right? And I – when I teach my classes, I would like to steal people’s phones while I was teaching and grab them and like take selfies in the middle of the workout. And there would be very few people who had a lock on them, like, “Why do you guys lock your phone?” Now I’m going to do that and say, “Ya’ll need to lock your phone.”

**Darren Natoni:** So I’m glad you said that. And this happens all the time when we’re teaching classes. People want to take pictures, right? So they hand their phone to somebody else and they unlock it first and then they hand it to ‘em to take the picture.

**Chalene Johnson:** Oh, yeah.

**Darren Natoni:** You don’t have to do that. If you didn’t know this, this is going to be a life-saving feature for you. So what you’re going to do is if you look at your iPhone and in that right corner, bottom -right corner, there is the camera icon, all you do is swipe up on that camera icon to access your camera.

Now, any pictures that are taken, they can only swipe back to that first picture that’s been taken. They’re not getting access to your entire camera roll. They’re not getting access to the rest of your phone.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** So next time you’re handing your phone to somebody, lock it first, swipe up on the camera and then hand it to them.

**Chalene Johnson:** Smart.

**Darren Natoni:** Protect yourself.

**Chalene Johnson:** Huge. Now, what is a VPN?

**Darren Natoni:** All right, VPN, it stands for virtual-private network. And the reason we kind of tie it into phones is because how easy does your phone make it to connect a Wi-Fi.

**Chalene Johnson:** So easy.

**Darren Natoni:** By default it’s always prompting you, right?

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** “Do you want to connect to this Wi-Fi network? Do you want to connect to this Wi-Fi network?” Until you turn that off. So we always want to do that. So we’re always connecting to free Wi-Fi. We’re always seeking it out. How many of your friends are always looking for free Wi-Fi. You’re looking for it. You want to save on your data because it’s expensive and the cellular providers kind of forces us into this corner of having to find and seek out Wi-Fi.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** So Wi-Fi is wonderful but at the same time it can open you up to a huge security, security hole here.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** So, when you’re accessing public Wi-Fi, let’s say you go to Starbucks. You log on to Starbucks. It is super and when I say super, I mean, super easy for people to intercept the traffic that is taking place on that unsecured network. So every one of those people who are in there on that free Wi-Fi might be fast and might be super good but what you’re sending is open to prying eyes unless you take steps to protect it. So, two ways, first way, always make sure you’re visiting the secure version of a website. You can denote that by looking up into your bar there and it’s going to say http: or it’s going to say https.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** “S” signifies secure.

**Chalene Johnson:** Okay.

**Darren Natoni:** That’s the secure version of a website.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** So, your traffic there is secured. So if you’re going to log in to Facebook on a public Wi-Fi network and you don’t have a VPN, you want to make sure you’re going to the secure version. So type in https to get to it that way.

**Chalene Johnson:** Okay.

**Darren Natoni:** And you’ll often see the lock symbol in the bar there too. That’ll let you know, okay, this is secure.

**Chalene Johnson:** Okay.

**Darren Natoni:** This little shortcut. So VPN though, what it’s going to do, it secures your Internet connection to ensure that all of the data you’re sending and receiving is encrypted. It’s secure from prying eyes.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** So, you got to be aware of the network you’re connecting to. Is fast, free Wi-Fi really the best network to get on and start sending your banking information and...

**Chalene Johnson:** So what do I do when I’m at the airport and I just get a text message like, “Hey, we need that file now,” and I’ve got to get online, what do I do?

**Darren Natoni:** What do you do? You use a VPN. And what I have found, I’ve tested a lot of them. I have landed on one called Cloak, getcloak.com.

**Chalene Johnson:** Okay.

**Darren Natoni:** You can put that in the show notes for people.

**Chalene Johnson:** Okay.

**Darren Natoni:** Yes, it’s only for Mac and iOS devices right now. There are a lot of good options out there but what I love about it is that it automatically does this for you. So you plug in your trusted network. So, say, your home network, your friend’s network, your mother’s, your dad’s, whoever, you can plug in trusted networks and if you’re not connected to a trusted network, it automatically triggers. It turns on. And you don’t have to think about engaging it.

**Chalene Johnson:** Oh.

**Darren Natoni:** Because, again, we want to eliminate all of the steps that are going to make it more difficult for us to do.

**Chalene Johnson:** Okay, while we’re getting used to this, right, and – and so this is an app I can put on my phone and on my desktop?

**Darren Natoni:** Simple app, yep.

**Chalene Johnson:** Okay. And so while I’m getting used to it, is there like a symbol or something where I can see I’m actually on a VPN?

**Darren Natoni:** There is. So, on your phone, if you look up by where that Wi-Fi symbol would be, it’ll say, VPN.

**Chalene Johnson:** Yeah, oh. I see. Okay.

**Darren Natoni:** And you’ll actually see right there, okay, I’m secured now. Now I can proceed and do the things I need to do.

**Chalene Johnson:** Okay.

**Darren Natoni:** Now, on your computer, it’s going to be up on your menu bar mostly likely if you’re on a Mac and it’s going to have whatever – it depends what you’re using but there’ll be a very distinct icon. Maybe it’s green or maybe it’s blue versus black.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** So if I...

**Chalene Johnson:** So, again, just to clarify, this is something we need to do when we’re on public Wi-Fi. When we’re at home, we should just be using our own private network, correct?

**Darren Natoni:** Correct. But it depends what you’re doing. So a lot of people have these at home to access content that’s blocked. So say for example, you’re in China, you want to watch Netflix, you might use a VPN to do that. Or, if you’re a hacker, you might want to hide the information from any prying eyes, right?

**Chalene Johnson:** Mm-hmm, mm-hmm.

**Darren Natoni:** Or any law-enforcement agencies or anything like that. So, you can use this to basically protect yourself from the outside Internet. What your motives are, I don’t know, but...

**Chalene Johnson:** But it might be a good idea for people who have not yet gone through this process to maybe do the VPN first, right? And then start – you know, changing all their passwords, et cetera. Is that something you would recommend?

**Darren Natoni:** They can – again, first steps, we didn’t talk about VPN first, right?

**Chalene Johnson:** Right.

**Darren Natoni:** We talked about securing yourself via passwords, your email and all that first. So let’s just...

**Chalene Johnson:** But let’s just pretend someone has listened to three episodes and they still haven’t done anything, would you suggest that they – you know, if they’re really worried about it.

**Darren Natoni:** It’s only encrypting your traffic.

**Chalene Johnson:** Okay.

**Darren Natoni:** It doesn’t change the fact that these people can go in and change your security questions and have access to your account.

**Chalene Johnson:** Yeah, got it.

**Darren Natoni:** All that’s doing is protecting for when you enter those passwords. So here’s a good example. This will help answer your question. You’re at the airport. You log on to the free Wi-Fi.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** And you’re all set. You’re smart. You’ve set up your 1Password. You have super secure password. Nobody knows your security questions because they’re totally random. You’re on it. You’re good. But you’re on this – you’re on this unsecured network. So, what do you do? Go up to that fancy, 1Password log in and you go to Facebook and you’re not on a secured version of it and you have it enter for you. It plugs it in, boom, boom, boom, boom, boom.

Now, some smart dude over there with a laptop is sitting there and he just got your information. You went to all this trouble of using these good passwords but because you didn’t have it secured on that network...

**Chalene Johnson:** Yeah.

**Darren Natoni**: ...you opened yourself up to basically just giving it to him.

**Chalene Johnson:** Oh, yeah.

**Darren Natoni**: So I’m like, “Your grandma could do this.” So what I want you to do is if you’re on public Wi-Fi first, look to make sure your accessing the secure version of that website, https; second, make sure that you’re using a VPN.

**Chalene Johnson:** Okay.

**Darren Natoni:** It’s super simple like it can be difficult. I used to use one that was more difficult. I had to actually go in there myself and turn it on and have it connect and I got away from that once I found Cloak because it just makes it so simple. I don’t think about it.

**Chalene Johnson:** Oh, yeah, I love it. It’s a great app.

**Darren Natoni:** Yeah.

**Chalene Johnson:** And they also have a free trial for people who want to just like check it out at first.

**Darren Natoni:** Yeah.

**Chalene Johnson:** Do you know what it cost after the free trial?

**Darren Natoni:** I think it’s – it might be like 90 bucks a year. And don’t quote me on that. I really don’t know. It’s such a necessary thing that it’s like...

**Chalene Johnson:** Like, seriously, you just don’t even realize how valuable these things are until – until you need them, right?

**Darren Natoni:** Right.

**Chalene Johnson:** And then it’s like – it’s a no-brainer to make sure that you’re protected. You know, we – we don’t leave our money in a box at the front door.

**Darren Natoni:** Right.

**Chalene Johnson:** And basically, that’s what we’re doing if aware that these things are now no longer safe and we’re not doing anything about it.

**Darren Natoni:** And the goal is not to make this harder on us, right? The goal is to make it easier. So you get things that automate this process. Same as you were talking about email marketing, it’s no different here.

**Chalene Johnson:** Right.

**Darren Natoni:** We’re getting things like Cloak to automate the process of connecting to your VPN.

**Chalene Johnson:** I love it. Okay, cool.

**Darren Natoni:** Yeah.

**Chalene Johnson:** Now...

**Darren Natoni:** So transition here real quick.

**Chalene Johnson:** Yeah, please.

**Darren Natoni:** VPN, we’re talking about Wi-Fi, right?

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** We’re talking about that public Wi-Fi. But, here is where I need you to really think about your home.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** How do you protect your Wi-Fi at your house? Do you know? I mean, do you know?

**Chalene Johnson:** I really don’t.

**Darren Natoni:** Think about it. The topic you’re listening right now.

**Chalene Johnson:** I mean, we have passwords on it but...

**Darren Natoni:** You don’t know because so many people AT&T or Verizon or Cox or whoever, they show up to your house. They set it up. They give you the password and you’re good, right?

**Chalene Johnson:** Right.

**Darren Natoni:** No. No. So the first...

**Chalene Johnson:** No.

**Darren Natoni:** ...thing we want to do is change that default network name, that SSID...

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** ...and your password.

**Chalene Johnson:** Okay.

**Darren Natoni:** Otherwise, anybody could come in. Let’s say somebody did have access to your house, they could walk up right up to that modem, look at the side of it, write down the key, write down the name. And now they can use your Internet as much as they want.

**Chalene Johnson:** And people do that all the time.

**Darren Natoni:** All the time.

**Chalene Johnson:** I’ve since learned in the last seven days like just going on in all these forums and talking to different experts, it’s – it’s crazy. And then when people do rename them, they rename them their own – their own name.

**Darren Natoni:** Right, please – now, this is the next step. When you’re naming it, don’t name it your address. Don’t name it your name and last name.

**Chalene Johnson:** Yeah.

**Darren Natoni:** Name it something, anything. I mean, people get really funny and creative and call it FBI surveillance or whatever.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** Name it something that is not related to you. So just pick something random. I doesn’t matter.

**Chalene Johnson:** Mm-hmm. Mm-hmm.

**Darren Natoni:** But again, we want – and plus this does make it easier. Who wants to go and try to remember, “I need to connect to network 987B5421.”

**Chalene Johnson:** Right.

**Darren Natoni:** Right. Like, it’s like, “What? You have to give that out every time and you got to give somebody a hard code.” So you’re going to change that network name. Then you’re going to change your password. Now, there are three different ways to set up your password here, generally for the home user. When you’re doing this, you’re going to see a couple of things here. You’re going to see WEP, stands for wired equivalent privacy. WEP, that’s one way to secure your password.

**Chalene Johnson:** Okay.

**Darren Natoni:** You’re going to see WPA, Wi-Fi protected access. And you’re going to see WPA2. So WEP, WPA, WPA2.

**Chalene Johnson:** Okay.

**Darren Natoni:** Never us WEP.

**Chalene Johnson:** Okay.

**Darren Natoni:** Now, I’m not going to get in all the technicalities here. I’m just going to make this easy for you and give you exactly what you need to know.

**Chalene Johnson:** Okay.

**Darren Natoni:** It’s very insecure. Even in 2005 the FBI gave a public demonstration where they actually cracked this in minutes using software available to everybody. So I really liked How-To Geek put it. They said, “WEP security level is so low it’s about as effective as a chain link fence.” The fence exists simply to say, “Hey, this is my property.”

**Chalene Johnson:** Wow.

**Darren Natoni:** “But anyone who wants in can just climb right over.” I like the way they phrased that.

**Chalene Johnson:** Yeah, great analogy.

**Darren Natoni:** I always love that **[inaudible 0:14:37]**.

But next, WPA, it’s going to be more secure than WEP. So we’re never using WEP, WPA is more secure. So if that’s an option, choose that. But an even better option is going to be WPA2, WPA2.

**Chalene Johnson:** WPA2, did everybody write that down?

**Darren Natoni:** Write that down. Now, you’re going to see other acronyms and stuff but if you happen to see WPA2 plus AES, this is going to be your most secure. AES, advanced encryption standard. So WPA2 plus AES, those combined will basically keep you the most secure on a home network.

**Chalene Johnson:** Good to know.

**Darren Natoni:** So, there are many different routers out there that are great. Like thewirecutter.com, they provide great write-ups. They do all this research for you. They can tell you the best router, all the stuff.

If you’re a Mac user, you may want to look into the AirPort Extreme or Time Capsule if you want the wireless backup functionality. But just make sure whatever router you’re using, you choose WPA2 plus AES from the encryption.

**Chalene Johnson:** And so for those people who have AT&T or whatever their provider is of their high-speed Internet service, are you suggesting then that they not use the router that was provided to them, that they actually go and buy a better one?

**Darren Natoni:** I am. I am.

**Chalene Johnson:** Okay.

**Darren Natoni:** So most...

**Chalene Johnson:** What **[do you run-ish 0:16:07]**?

**Darren Natoni:** It really depends. Here, I’m going to actually pull it up while we’re speaking right here on the one that I recommend and use and I’m going tell you what it’s going for. Looks like about 90 bucks right now on Amazon. Yeah, let me double check. Yeah, 90 bucks on Amazon. It’s the Motorola SB6141.

Now, what you don’t realize probably is that you are renting your modem from your cable company. They’re charging you like 10 bucks a month for that. Why? Don’t do that. Go spend the money yourself. Plug this in. Hook it up. Super simple to do. It’s going to increase your speeds likely. It’s a DOCSIS 3 modem which means it’s capable of better transfer speed, so let’s put it like that.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** We’re not going to get too technical here.

**Chalene Johnson:** Okay.

**Darren Natoni:** So basically, all the way around this is it’s better. I would recommend that. That way you’re not paying to your cable company. There’s no reason to. You might as well use your own.

**Chalene Johnson:** Yeah. Theirs is crappy anyways.

**Darren Natoni:** Yeah, so look at it too. Plus it might not support some of these newer secure standards if you’re using one from years ago, right? If you’ve had the same ones since 2005...

**Chalene Johnson:** Oh, yeah.

**Darren Natoni:** ...really look at this. I mean, how is it secured right now? Are you using maybe WEP or somebody could basically just come in and get in.

**Chalene Johnson:** And where can people see that so they know?

**Darren Natoni:** So, gets a little more complicated for none AirPort users let’s do...

**Chalene Johnson:** Okay, well, let’s talk about this. It’s your – it’s my mom, right?

**Darren Natoni:** Yeah.

**Chalene Johnson:** And she’s like WEP, what? Router. So, is there someone she can call? Is there someone that – are there services that can come over and help her with her router? Is this something that she’s going to need to do herself?

**Darren Natoni:** No. So what’s good, when you purchase that new modem, it’s going to have all of this laid out on a simple little foldout. You just pull it up. It’s going to walk you through how to do each one of these things.

**Chalene Johnson:** Okay.

**Darren Natoni:** And it’s going to be very clear, any of these new ones.

**Chalene Johnson:** Okay, cool.

**Darren Natoni:** So, typically, what you do is you’ll go to an IP address like 192 – it could be 192.168.1.25 something.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni**: And you can actually get in to the control panel there and that’s where you change these things. They’re going to be very evident. You’ll see them clearly. You can choose WEP, WPA, WPA2, makes it very simple. But, if you want to make it even more simple, it really is a lot easier, I find, with people who don’t have that familiarity with computers to use something like the Apple AirPort, I really recommend that one, the AirPort Extreme.

**Chalene Johnson:** Yeah, oh, okay.

**Darren Natoni:** Or the Time Capsule, just because it’s so easy. You can set it up from your phone.

**Chalene Johnson:** Yeah.

**Darren Natoni:** You can set it up from your computer, your tablet. It really is simple. And it is a very good router. Sure, for other techy person, there are other options out there.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** But for somebody who just wants a solid – solid router, solid modem – yeah – or solid router, I really recommend the AirPort Extreme.

**Chalene Johnson:** Wow.

**Darren Natoni:** Ease-of-use.

**Chalene Johnson:** This is – this is – this is great. I mean, there’s – it feels overwhelming and that’s why I wanted to break this into pieces so that people knew what to do first like what is at a basic level, at least, maybe you have a cheap lock on your front door. And that each lesson that you’ve provided for us, we provide ourselves a little bit more security I guess. And as you say, you’ve got to manage your expectations and know that this stuff changes regularly. And there’s no guarantee but you shouldn’t make it easy.

**Darren Natoni:** Correct.

**Chalene Johnson:** Is there any last piece of advice that can help people to shift their thinking about this? Because I can speak on behalf of those people who haven’t done this; they are thinking to themselves, “Oh, this sounds so complicated and so – it’s going to take so long. And, do I really need to do this?”

**Darren Natoni:** Yes.

**Chalene Johnson:** And they just do.

**Darren Natoni:** I think that – you really do. I mean, if you want to take steps that are going to set you up for the likelihood of success and not having to worry about going through something that you just went through, it really doesn’t take much time.

**Chalene Johnson:** Yeah.

**Darren Natoni:** It doesn’t take a huge monetary investment. We’re talking very simple things you can implement on a Sunday. I mean, put on that Full House rerun and just go for it. You can marathon it all day and get this all taken care of and one day. I mean, it’s not a lot, you know. It really isn’t.

But there are a couple of other things. Because we like to talk about online security and all the stuff, but with regard specifically to your online like shopping, banking, et cetera.

**Chalene Johnson:** Yeah.

**Darren Natoni:** When you’re actually going to purchase these things from Amazon and all of the stuff.

**Chalene Johnson:** Right, right.

**Darren Natoni:** What are we going to do first? We’re going to look through that secure version of the website, right.

**Chalene Johnson:** Yes.

**Darren Natoni**: We know that now. So we’re going to do that. We’re going to use a browser like Safari or Chrome or Firefox with the browser extension from say 1Password to go ahead and plug in on information for us.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** But, what I really want you to do is I want you to use a credit card when you’re purchasing this. I know I’m crazy, right? Suggesting, use credit cards.

**Chalene Johnson:** Yeah.

**Darren Natoni:** Because we hear that there are just terrible things. But watching someone check out with a debit card really makes me cringe.

**Chalene Johnson:** Oh.

**Darren Natoni:** And it’s – there’s so many reasons to use credit cards over debit cards but from a security standpoint, someone can drain your account...

**Chalene Johnson:** Yeah.

**Darren Natoni:** ...almost instantly if it’s a debit card. Whereas a credit card company, they’ll typically have your back on those fraudulent charges, right. So when you’re shopping online and you can put this into 1Password to plug automatically for you...

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** ...or whether you’re shopping in person, use that credit card. Just in case that somebody gets that number, you’re going to be protected on the fraudulent side and hopefully be reimbursed there as opposed to, “Oh, shoot, my account is drained.”

**Chalene Johnson:** Yeah.

**Darren Natoni:** And one other thing with the advent of new technology, we’re now getting the option to pay with our phones, right?

**Chalene Johnson:** Yeah, yeah.

**Darren Natoni:** So something like Apple Pay, I strongly encourage you to go ahead, plug in your cards to Apple Pay and use that where possible.

**Chalene Johnson:** Okay, that makes me – really?

**Darren Natoni:** Yeah, yeah.

**Chalene Johnson:** Okay. And that’s – that’s safer than me just actually pulling out my credit card and entering at each time?

**Darren Natoni:** It sure is. It really is.

**Chalene Johnson:** Is that why?

**Darren Natoni:** Yeah. And that’s really why. Not only is it super convenient, right? But it is safer. So what it’s doing is it’s giving them a temporary number that is not your actual card.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** So that merchant doesn’t actually receive your card.

**Chalene Johnson:** Oh.

**Darren Natoni:** You know, I find it funny...

**Chalene Johnson:** I didn’t know that.

**Darren Natoni:** ...when – yeah. So when you go overseas for example, have you noticed that you’ll be sitting there and – you’ve been eating a great meal and they come at the end and you go to hand in their card, and they bring the machine to you. They don’t take your card somewhere else where they could then, you know, write it down or scan it or have that information. They actually bring it to you for safety reasons.

**Chalene Johnson:** Ah.

**Darren Natoni:** I don’t know why we don’t do this here.

**Chalene Johnson:** Yeah.

**Darren Natoni:** But we don’t. And so, you want to use a credit card especially. But Apple Pay is a great service because it protects your actual number from getting out there.

**Chalene Johnson:** That’s amazing.

**Darren Natoni:** Which is nice. And again, you’re using your thumb print there too. Boom, I’m going to confirm that this is a good transaction. I’m going to buy it. Thumb print. Your whole foods. You just bought your smoothie and you’re on your way.

**Chalene Johnson:** Wow. Okay.

**Darren Natoni:** Very simply.

**Chalene Johnson:** Now I understand it.

**Darren Natoni:** Yeah.

**Chalene Johnson:** And that’s what this is about. Like people – if – if you understand how all of this works, it makes it much easier to make the right decision to protect yourself. And having said that, you know, we all think, “Oh, you know, what’s the likelihood I’m going to be hacked?” It’s not about being hacked. It’s even just having your information released. There’s thousands and thousands and thousands of federal employees just last week because of the organization that they work for, if their information wasn’t secured, it’s all out there now.

So who’s to say that you as a customer of Wells Fargo or the grocery store that you go to or – or anything for that matter, who’s to say that that organization, the corporation isn’t to be a victim or a target and by proxy all of your information gets released or at least some of your information. That’s just more motivation for people to take the time, slow down so that you can safely speed up.

**Darren Natoni**: And that’s so common. Think about that how common that is today.

**Chalene Johnson:** Yeah.

**Darren Natoni:** We hear about it all the time. There’s Neiman Marcus. There’s Target or whoever. Somebody is – some corporation is getting hacked all the time.

**Chalene Johnson:** And hospitals like crazy.

**Darren Natoni:** Yeah. So you information is going to be out there. I want you to accept that. So everybody right now take a deep breath and go [makes sounds] okay. My information is out there already somewhere.

**Chalene Johnson:** Mm-hmm, yeah.

**Darren Natoni:** Just understand that. So, what we’re doing is we’re protecting ourselves on our end as best we can. We’re going to choose what information...

**Chalene Johnson:** Yeah.

**Darren Natoni:** ...we give out as best we can and we’re going to choose how to keep people out as best we can. Again, there are going to be holes that we do not know about. Those bug patches are going to come. There are going to be security things that we have no idea about. They get discovered by the hackers that penetrate these areas. So we’re going to learn. We’re going to do our best. We’re not going to freak out and get overwhelmed and say, “You know what? I’m not going to do any of it because it’s just too intimidating to me.”

One thing at a time. You’re going to get it secured. You’re going to go through this. And, I mean, think about it like this. If it seems too simple, it’s not.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** It seems redundant, it’s not. Even going to the point of getting a paper shredder and shredding things with your personal information on it.

**Chalene Johnson:** Yeah.

**Darren Natoni:** Those credit card offers, all that stuff, shred that and we came and put a link in the show notes of the shredder I recommend because people dumpster dive, right?

**Chalene Johnson:** Oh, yeah.

**Darren Natoni:** Your information gets out there. So, let’s shred that personal information before we put it in the trashcan where somebody else go, “You know what? Oh, I do want this credit card. I’m going to pretend to be this person.”

**Chalene Johnson:** And that doesn’t mean that they’re like outside your home dumpster diving.

**Darren Natoni:** Right.

**Chalene Johnson:** They’re doing it like at the dump.

**Darren Natoni:** Right. But at work if you say you brought your personal mail to work. They’re like, okay, cool. This is junk, junk, junk, junk, and then you put it outside. Now, you’re in a corporation maybe where there is incentive to go through that.

**Chalene Johnson:** Oh, yeah.

**Darren Natoni:** They finding your information. Again, if we make it easy, they’re going to just pounce.

**Chalene Johnson:** Yeah.

**Darren Natoni:** So let’s don’t make it easy.

**Chalene Johnson:** Okay.

**Darren Natoni:** At least take the steps to make this a little bit more difficult to stay a little bit more secure and do the best that we can. In the end, that’s all we can do.

Like I said on the last podcast, these guys are very smart. They’re brilliant at what they do. They are artists in their craft.

**Chalene Johnson:** Mm-hmm.

**Darren Natoni:** They’ve mastered this specific craft just like we aspire to master ours and we have to respect their ability as hard as it can be sometimes for the victims. We have to respect that this exist so we got to do our best to respect this too.

**Chalene Johnson:** Mm-hmm. Yeah. Dude, you are the man. I can’t thank you enough. On behalf of my lifers, you’re really changing the way people think and make – you’re making this simple for us to understand how to do it. It seemed overwhelming to so many of us and I just received countless messages from people who said, “I finally have done it because I heard Darren explain it, walk us through it. So I can’t thank you enough.

**Darren Natoni:** Well, I thank you too because we’ve discussing about this whole thing. We realize the potential here and we are working on something for you guys to help ease this process. To make it a little bit simpler. So stay tuned to The Chalene Show. She will announce any new information here. But we’re going to have some stuff to help you walk through this and not freak out...

**Chalene Johnson:** Very cool.

**Darren Natoni:** ...so that you realize you can do this.

**Chalene Johnson:** That’s awesome. And Darren, I don’t mean to put you on the spot, but can I ask if maybe we could do a webinar together where – I mean, just like especially those people who are getting used to – because I know myself, I’m like, “Am I doing this right?” Even once I had my password manager set up. Like maybe we could do a webinar to show people like, “This is how you go on your computer. This is...” and we can actually like screencast from a phone so people can see how you’re – like what they’re supposed to see and what they’re supposed to do?

**Darren Natoni:** Yeah, I think that’d be a great idea. We should totally do it.

**Darren Natoni:** Okay, awesome. So stay tuned lifers because I will announcing that as soon as we can get it scheduled and there’s nothing better than like a hands-on tutorial so that you can do it right along with us. So make sure you have your password manager installed. You’ve researched them yourself. You know, that’s your decision to make. Of course, Darren is a research junkie and you recommend 1Password?

**Darren Natoni:** That’s the one I recommend.

**Chalene Johnson:** Yeah, but do your research, you know. You don’t have to take our word for it and – but just make sure you have one in place and we’ll get you the information on that upcoming webinar so that you can feel just a little bit more protected.

Darren, once again, thank you so much.

**Darren Natoni**: Thank you for having me.

**Chalene Johnson:** This episode has been sponsored by courageousconfidenceclub.com. It’s a club that I’ve created specifically to help people who struggle with confidence and insecurities and social settings and just standing up for themselves. Being yourself and feeling good about it, all of us could benefit from having more confidence. I’d love for you to just experience a taste of it.

So please be my guest by going to chalenejohnson.com/confidencetips. Now, if you don’t feel like writing that web address down or remembering to go there later, all you have to do is while you’re listening from your phone, send me a text message. The number is 949-565-4337. And that is for U.S. residents.

Then, just send me the word confidence. And I will send you access to this video. This video will help you to eliminate self-doubt and just feel more confident in any situation, whether it’s work or personal or just your social interactions. Every one of us can benefit from having more confidence.

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I think you’ll find this incredibly useful whether it’s business or personal or just in your everyday interactions. Confidence is something that makes life easier. It helps you to raise more confident self-efficient children. It allows us to speak our mind, to stand up for ourselves, to do the things that otherwise we are paralyzed by fear, and we just allow our own thoughts to stop us.

By learning how to overcome self-doubt and fear of success, you can become that confident person that others are attracted to, the person you want to be, the person you deserve to be, the person you know is inside of you.

So thank you for checking out my free tools by going to chalenejohnson.com/confidencetips.

**[END OF RECORDING]**