Win 10 and and Macs

Microsoft and Apple or Social security do not telephone /call us

If you have anti-virus software, run it 2x/month

(win10's Defender is free and much improved over older systems)

Macs do not need anti-virus, per Apple (MRT)

Do install updates to your programs and operating system (from Apple or Microsoft)

Use 2-factor identification with your bank, Icloud, Stock Broker and/or your mutual fund, etc. Thus they send a code to your Smartphone