

That Software Update Can Wait... Or Can It?



Every few weeks or so, your devices likely receive a notification that it is time to update the software. Many of these updates are minor and intended to fix software bugs, improve performance, or add new features. Then, there are the larger, often annual updates that may make more significant changes to your device's operating system.

But most of us have probably ignored an update or continuously clicked the "Remind Me Later" button. These software updates often seem to come at an inconvenient time when you don't have enough time to put your phone down or step away from your computer while the update is installed.

However, these updates are about more than adding new features or changing how your device looks. Technology companies, such as Apple, Google, and Microsoft, also regularly release updates to address security issues and vulnerabilities that could potentially be exploited by cybercriminals. Installing these updates helps make sure your device has the latest security protections available to help safeguard the personal information it holds.

Today, that information can include much more than just photos, messages, and apps. Our phones and computers can provide access to our email, bank and investment accounts, credit cards, personal documents, and other sensitive financial information. As our devices hold more of our personal and financial lives, delaying important software updates can leave known security vulnerabilities unaddressed for longer.

This is why keeping your software up to date should be part of your regular cybersecurity routine. While software updates alone cannot protect you from every cyber threat, regularly installing them can help keep your devices current and reduce the opportunity for known security vulnerabilities to be exploited.

What Should You Keep Updated?

Software updates can apply to more than just your phone or computer. The apps, browsers, and other connected devices you use may also require regular updates to help keep their security protections current. Here are a few areas to keep in mind:

Phones and Tablets: Keep your device's operating system, such as iOS or Android, up to date, even when an update is primarily intended to address smaller bugs or security issues.

Computers: Regularly install operating system updates for Windows or macOS, along with updates for other software installed on your computer.

Apps: Update the apps on your devices, particularly those you use to access financial accounts, email or other sensitive information.

Internet Browsers: Keep browsers such as Chrome, Safari, Edge, and Firefox current, especially since you may use them to access email, financial accounts, and other personal information. Many browsers have built-in features that can automatically download and install updates.

Routers and Connected Devices: Check for updates to your home Wi-Fi router and other internet-connected devices, such as smart-home technology and security cameras.

Make Updating Part of Your Routine

It can be easy to forget or ignore software updates, especially when they appear at an inconvenient time. But there are ways you can make keeping your devices and apps current a more regular part of your routine.

One of the easiest ways to do this is by turning on automatic updates when they are available. Apple and Android devices, for example, offer settings that can automatically update your apps without requiring you to regularly check the App Store or Google Play Store. You may also be able to enable automatic operating system and browser updates.

As a reminder, only download updates through a trusted source, such as your device settings or an official app store. Be cautious of unexpected emails, text messages, or pop-ups that ask you to click a link to update your software.

It is also important to recognize when an older device no longer supports the latest operating system or security updates. Technology companies eventually stop providing updates for certain older devices. When that happens, it may be time to consider upgrading to a device that continues to receive security updates.

PROTECTING MORE THAN YOUR DEVICES

Keeping your software up to date is just one of the habits that can help you better protect your personal and financial information. Using strong passwords, enabling multifactor authentication, and knowing how to recognize potential scams can all play a role in strengthening your overall cybersecurity practices.

Your financial advisor can also be an important resource when it comes to protecting your financial life. If you believe your financial information or accounts may have been compromised, reach out to your advisor as soon as possible. They can help you understand what steps may need to be taken to help safeguard your accounts and determine who else you may need to contact.



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