

Protecting Yourself While Shopping Online

What steps should you take?

Whether you shop online routinely or infrequently, the risk of identity theft rises as you offer more and more information about yourself online.

Avoid using a debit card, and use only one credit card. If your debit card gets hacked, the thieves may be able to access your bank account. But if you use just one *credit* card for online shopping, you will have only one card to cancel if your card number is compromised. (It would also be wise to keep a low credit limit on that particular card.)

Look for the "https://" before you enter personal information. When you see that (look for the "s"), it should indicate that you are transmitting data within a secure site. Depending on your browser, you may also see a padlock symbol at the bottom of the browser window.

Watch what you click – and watch out for fake sites. Pop-ups, attachments from mysterious sources, dubious links – do not be tempted to explore where they lead. Hackers have created all manner of "phishing" sites and online surveys – seemingly legitimate, but set up to siphon your information. It is better to be skeptical.

Protect your PC. When did you install the security and firewall programs on your computer? Have you updated them recently?

Change stored passwords frequently. Make them unique and obscure. It is a good idea to change or update your passwords once in a while. Mix letters and numbers, and use an uppercase letter if possible. Never use "password" or your birth date as your password!

Don't shop using an unsecured wi-fi connection. You are really leaving yourself open to identity theft if you shop using public wi-fi. Put away the laptop and wait until you are on a secure, private internet connection. Hackers can tap into your Smartphone via the same tactics by which they can invade your PC.

«representativenname» may be reached at «representativephone» or «representativeemail».

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