

Five Tips for Online Safety

The Internet is fertile territory for criminals who devise devious methods to exploit unsuspecting Web users. But by taking these five important precautions, you can keep your finances and personal information safe.

- 1. Guard your private data. Don't transmit social security, credit card or bank account routing numbers via email. Make purchases only over secure Web sites, indicated by a lock icon on your browser's status bar or a URL beginning with "https." Reconsider doing business with a company lacking a privacy policy.
- 2. Use passwords effectively. Don't share them or keep them in plain view. Avoid common words, and names and birthdays of family and friends. Use a combination of letters and numbers in both upper and lower case. Change your password every 90 days and consider using a different password for each of your online accounts.
- **3. Secure your browser and email applications.** Check the Tools or Options menus for built-in security and privacy features. Regularly update security software patches. Filter spam out of your email inbox. Never open an attachment in an email from an unknown sender.
- **4. Install protective software.** Turn on automatic update to download the most recent virus "antidotes." Put up a firewall that blocks hackers from tampering with your information.
- **5. Beware of "phishing."** Never respond to an email requiring that you update or validate account information under threat of dire consequences. No legitimate company would make this request. Instead, forward the email to spam@uce.gov and report it to the company being impersonated.

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