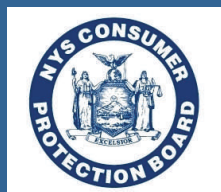


Internet & Computer Safety

New York State

Consumer Protection Board Announcement



1-800-697-1220

www.nysconsumer.gov



What Consumers Should Know...

- ◆ **Protect Your Personal Data:** Evaluate the sites you visit, and don't give away personal information on sites that are not secure. Read privacy policies to find out what a site will do with any personal information you divulge.
- ◆ **Transmit Sensitive Financial and Personal Data via Secure Sites:** During a secure (encrypted) connection, a site's Internet address will be preceded by "https" and, depending on the browser you use, a closed lock or unbroken key symbol will appear in the lower portion of your window. Make sure both the "https" and either the closed lock or unbroken key appears.
- ◆ **Don't Fall for Scams:** Be aware of attempts to get your personal information through Spamming and Phishing.

Spamming is flooding the Internet with many copies of the same message, in an attempt to force the message on people who would not otherwise choose to receive it. Most Spam is commercial advertising, often for dubious products, get-rich-quick schemes.

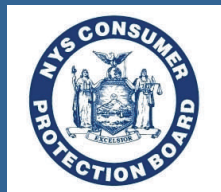
Phishing occurs when someone sends an e-mail to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft purposes.

- ◆ **Limit Annoying Spam:** Use protections offered by your Internet Service Provider ("ISP"). A stand-alone filter. Do not respond to Spam or retaliate – this will only result in more Spam.
- ◆ **Avoid Downloading Spyware:** Don't freely click on offers for no-cost software products such as games, music, screen savers or even anti-Spam filters. Educate other users of your computer to follow this rule.
- ◆ **Exercise Caution When Shopping Online:** Make sure that you shop from reputable websites that use encryption. Look for third party verification, review their privacy policy, and use a dedicated credit card to allow an easy review of purchases. Never use a debit card.

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What Consumers Should Know...

- ◆ **Exercise Caution When Banking Online:** Make sure that the banking institution is legitimate and deposits are federally funded. Take advantage of all security programs your bank offers, even optional ones.
- ◆ **Understand the Security Limitations of Wireless Technology:** Criminals can steal data transmitted wirelessly over an unsecured network by, for example, monitoring chat, instant messaging and e-mail. Criminals can also set up “rogue” networks mimicking real ones. Always check the qualities of a network before connecting. Don’t transmit sensitive data in a public hotspot unless you trust it, even if the transmission is encrypted.
- ◆ **Don’t Fall Victim to Online Identity Theft:** Use complex passwords and change them regularly. Lock your computer when you are not using it. Dispose of old computers properly. If you are a victim, take action.
- ◆ **Security Breach Awareness:** If data you have transmitted to an online business has been stolen, know your rights about notification under New York State law and other remedies available through the Fair Credit Reporting Act.
- ◆ **Be a Smart Computer User:** Monitor all computer usage, including that of children. Educate them about proper computer and Internet usage. If you use a computer for word processing, back up files frequently.

A Public Service of the

NYS Consumer Protection Board

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