

Protecting Your Privacy: Keeping an Eye on Your Private Information

E-mail, the Internet, automated teller machines (ATM), computer banking, even credit cards make our lives more efficient. However, as our lives become more integrated with technology, keeping our private information confidential becomes more difficult. Electronic transactions can leave you vulnerable to fraud and other crimes.



A Word on Passwords

Whether you are on the Internet or an online banking program, you are often required to use a password. The worst passwords to use are the ones that come to mind first -- name, spouse's name, maiden name, pets, children's name, even street addresses, etc. The best passwords mix numbers with upper and lowercase letters.

The weakest link in a security system is the human element. The fewer people who have access to your codes and passwords the better. Avoid breaks in your security by:

- Changing your password regularly.
- Memorizing your password. If you have several, set up a system for remembering them. If you do write down the password, keep it at home or hidden at work. Don't rewrite your password on a post-it note and stick it on your monitor or hard drive.
- Setting up a special account or setting aside a different computer at work for temporary help and other unauthorized users.
- If you have the option of letting your computer or a Web site remember a password for you, don't use it. Anyone who uses your machine will have automatic access to information that is password protected.

Shopping In Cyberspace

Ordering merchandise from the Internet is the trend of the future. You can prevent problems before they occur by:

- Doing business with companies you know and trust. If you haven't heard of the company before, research it or ask for a paper catalog before you decide to order electronically.
- Understanding the offer. Look carefully at the products or services the company is offering. Be sure you know what is being sold, the quality being specified, the total price, the delivery date, the return and cancellation policy, and all the terms of any guarantee.
- Using a secure browser that will encrypt or scramble purchase information.
- Never giving a bank account or credit card number or other personal information to anyone you don't know or haven't checked out. And don't provide information that isn't necessary to make a purchase. Even with partial information, con artists can make unauthorized charges or take money from your account. If you have an even choice between using your credit card and mailing cash, check, or money order, use a credit card. You can always dispute fraudulent credit card charges but you can't get cash back.

Using ATMs, Long Distance Phone Services, and Credit Cards

- ***Protect Your Personal Identification Number (PIN)***
 - The PIN is one method used by banks and phone companies to protect your account from unauthorized access. Your PIN should be memorized, secured and not given to anyone, not even family members or bank employees.
 - Never write your PIN on the ATM card.
- ***Protect Your Privacy and the Privacy of Others***

- Be aware of others waiting behind you. Position yourself in front of the ATM keyboard or phone to prevent anyone from observing your PIN. Be courteous while waiting at an ATM or pay phone by keeping a polite distance from the person ahead of you. Allow the current user to finish before approaching the machine or phone.
- ***Protect Your ATM Cards***
 - An ATM card should be treated as though it were cash.
 - When making a cash withdrawal at an ATM, immediately remove the card as soon as the machine releases it. Put the card in your pocket and wait until you are in a secure location before counting it.
 - Be sure to take your receipt to record transactions and match them against monthly statements. Dishonest people can use your receipt to get your account number. Never leave the receipt at the site.
- ***Protect Your Credit Cards***
 - Only give your credit card account number to make a purchase or reservation you have initiated. And never give this information over a cellular phone.
 - Watch your credit card after giving it to store clerks to protect against extra imprints being made.
 - Don't discard into the trash can at the purchase counter.
 - Protect your purse or wallet, especially when traveling or in crowded situations.
 - Save all receipts, and compare them to your monthly statement. Report any discrepancies immediately!
 - Keep a master list in a secure place at home with all account numbers and phone numbers for reporting stolen or lost cards.
- ***Lost or Stolen Cards***
 - Always report lost or stolen cards to the issuing company immediately. This limits any unauthorized use of your card and permits the company to begin the process of issuing a new card.



**TAKE A BITE OUT OF
CRIMESM**

Crime Prevention Tips provided by:
www.ncpc.org