

## TIPS FOR INTERNET SHOPPERS

Ordering from the internet is now becoming a commonplace event. You can save yourself some trouble by adhering to some rules before a problem occurs.

- Only do business with companies you know and trust. Do some research if you haven't heard about the company or ask that a catalog be sent to you before ordering online. Check with your state consumer protection agency as to whether the company is licensed or registered. Fraudulent companies can appear and disappear quite quickly on the web.
- Understand exactly what you are purchasing. Know the offer, price, delivery date, quality of product and any of their cancellation or return policies and guarantees.



- Use a secure browser when purchasing, to ensure that information is encrypted or scrambled. If this is not possible, phone the company and fax your order in and then pay with a check.
- Never give bank, credit card or any other personal information to anyone that you don't know or haven't checked out. Never give any more information than is necessary. Sometimes it only takes a small bit of information for a con artist to make unauthorized charges or steal money from your account. If you have a choice between using your credit card or paying cash, check or money order, always use your card. This way you can dispute any fraudulent charges that come up—but you'll never see your cash again!

## A FEW WORDS ABOUT PASSWORDS



Doing any personal business on the internet often requires using a password. One of the most commonly made mistakes is to use a familiar name or number as your code. Never use your name, spouse's name, maiden name, pets, children's name, birth date or street address. These are easy to figure out and will be tried right away by a would-be thief.

The best passwords mix upper and lower case letters with numbers. The absolute best password is one that can't be found in the dictionary. There are some computer programs out there designed to go through every word in the dictionary to crack the code. Here are some general rules of thumb to follow:

- Change your password regularly.
- Memorize your password. If you have several, figure out a system of remembering them or make a record and keep it in a very safe place.
- If you have the option of letting your computer or a website remember a password, don't use it. Anyone who uses your computer will have automatic access to information that is supposed to be password protected.



# FOR YOUR EYES ONLY

*Keeping Your Personal Information Private*



# AUTOMATIC TELLER MACHINE (ATM) AND NIGHT DEPOSIT SAFETY



- Be prepared to make your transaction before you approach the machine. Stand directly in front of the ATM so others waiting may not see your transaction.
- Conduct your business quickly and leave as soon as you are finished. Put your cash in your pocket and be cautious of anyone who is hanging around the vicinity.
- If making a cash deposit, keep your money concealed until you are ready to make the transaction. If someone approaches you, leave the ATM immediately.
- Never leave your receipt in the ATM machine or lying around. The receipt shows your account number on it and should be kept confidential.

- Use extreme caution in protecting your personal identification number (PIN) that you use with your ATM. Never write the number on the card itself or on any other item that could be intercepted by others.

## TIPS FOR SAFE BANKING



- Never carry large amounts of cash with you or keep money at your home. Many banks offer low cost checking accounts to those who don't write many checks.
- Take caution in protecting your deposit slips and checkbook. Do not give out blank checks or deposit slips. Remember your deposit slips have your account number on it and you don't want anyone to be able to access your account.
- Keep bank statements in a safe place or destroy them. Do not put them in the trash.
- Never give out bank information over the phone. Banks do not call you to ask for this kind of information.
- Stay alert and use caution when entering or leaving the bank lobby. Keep all cash or checks concealed in your pocket or purse.
- Have recurring checks such as payroll or social security, deposited directly into your account.
- If you are victimized in or near bank property, report it to the police and the bank as well.

# PROTECT YOUR CREDIT CARDS

- Only give out your credit card information when you have initiated a purchase or reservation. Never give this information over a cellular phone.
- Do not lend out your credit card for others to use on your behalf.
- Be sure that store clerks do not use your credit card to make extra imprints.
- Destroy any carbon copies and discard into the trash at the purchasing counter. Store charge slips in a safe place.
- Protect your purse or wallet against possible theft.
- Save all your receipts and compare them against your monthly statement. Report any apparent discrepancies.
- Keep a list of all account numbers and phone numbers in a safe place for reporting lost or stolen cards.

## LOST OR STOLEN CARDS

- Immediately report any lost or stolen cards to the issuing company. This will limit the unauthorized use of your card and allow the company to begin issuing you a replacement one.

## PROTECTING YOUR PERSONAL IDENTIFICATION NUMBER (PIN)

- A PIN is a method that is used by many companies to insure protection against unauthorized access to an account. The PIN is a confidential code issued to a person to permit access to their account. The PIN should be committed to memory and not given out to anyone. The fewer people that have access to your PIN, the better.
- Never write your PIN down on any ATM or long distance calling cards. It is not a good idea to write the PIN on a piece of paper and put it in your wallet. If the wallet is stolen, the thief will have access to your account to remove funds, charge debits, or make long distance phone calls.

*With technology on the increase in our electronic world, our lives are becoming more integrated and dependent on computers. Along with the influx and easy access to information, it is becoming increasingly difficult to keep our private business confidential. Following a few simple tips can help keep you from becoming a victim of the fraudulent actions of others.*