

Safeguard Your Computer

Your computer—and the interactive sites you visit online—hold personal information that may be ripe for identity theft. Here are three steps you can take to protect your identity, your financial information and other personal data:

1. Don't get caught by "phishing".

Scam artists "phish" for victims' information by posing as representatives of banks, stores or government agencies. This is done over the phone, through regular mail, and especially via e-mail. Don't respond to a request to verify your account number or password. Don't give out your personal information unless *you* made the contact. Legitimate companies will not request this kind of information in this way.

2. Shield your computer from viruses and spyware.

Protect your personal information on your home computer. Use passwords with at least eight characters, including a combination of letters, numbers, and symbols. Use firewall and virus protection software and update it regularly. Download free software only from sites you know and trust, and don't install software without knowing what it is. Set Internet Explorer browser security to at least "medium." Don't click on links in pop-up windows or in spam e-mail, and don't download any file from an e-mail address you don't know.

3. Click with caution

When shopping online, check out a Web site before entering your credit card number or other personal information. Read the privacy policy and look for opportunities to opt out of information sharing. (If there is no privacy policy posted, shop elsewhere!) Enter personal information only on secure Web pages with "https" in the address bar and a closed padlock symbol at the bottom of the browser window. These are signs that your information will be encrypted or scrambled, protecting it from hackers. If you don't see these signs, order by telephone. Also, you should always use a credit card rather than a debit card to make online purchases.

Check your credit reports — for free.

One of the best ways to protect yourself from identity theft is to monitor your credit history. You can get one free credit report every year from each of the three national credit bureaus. Request all three reports at once, or order from a different bureau every four months. (More comprehensive monitoring services from the credit bureaus cost from \$44 to over \$100 per year.) Order your free annual credit reports by phone, toll-free, at 1-877-322-8228, or online at www.annualcreditreport.com.

(Sources: The Federal Trade Commission, The Office of Privacy Protection in the California Department of Consumer Affairs)

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