

## Shopping Safely Online

In the course of the day you may write a check at the drugstore, charge tickets to a concert, or apply for a credit card. Chances are you don't give these everyday transactions a second thought. But others may. They may be trying to steal your identity.

You just found the perfect antique lamp at an online auction site. You send off the check to the seller, but never receive the merchandise. Your mother has decided to begin purchasing her medicine online. Is it safe to do so?



The Internet is an exciting tool that puts a vast amount of information at your fingertips. With the click of a mouse you can buy the latest bestseller, make travel arrangements, rent a video, or purchase a gift for a friend.

Convenience, good deals, and choices are all good things that the Internet offers. But before you use it, be cybersmart and make your online experience a safe one.

- Shop with companies you know. Anyone can set up an online shop under almost any name. If you are not familiar with a merchant, ask for a paper catalog to get a better idea of their merchandise and services. Also be sure to determine a company's return and refund policies before making your purchase.
- Keep your password private. Never give your password to anyone. Avoid using a birthday or a portion of your Social Security number. If possible, use a combination of letters and numbers.
- Use a secure browser. This is the software you use to navigate the Internet. Your browser should comply with all industry security standards. These standards encrypt or scramble purchase information you send over the Internet. Most computers have a browser installed. Some browsers may be downloaded from the Internet free of charge.
- Pay by credit card. If you pay by credit card, your transaction will be protected by the Fair Credit Billing Act. Under this law, you have the right to dispute charges under certain circumstances and temporarily withhold payment while the creditor investigates them.
- Keep personal information private. Do not give out your Social Security number, e-mail address, telephone number, or address unless you know who is collecting the information, why they're collecting it, and how they'll use it.
- Save all transaction information, including e-mails and records of any phone conversations.