

Planning Ahead For Secure Surfing

(NAPS)—Online shopping is a great way to get a jump on holiday gifts. But before you shop, read the following list—and check it twice.

The Federal Trade Commission (FTC), the nation's consumer protection agency, encourages shoppers to follow these tips to steer clear of holiday grinches.

• Use anti-virus software and a personal firewall and keep them up-to-date. Anti-virus software scans incoming communications for troublesome files. Look for anti-virus software that recognizes current viruses as well as older ones; can reverse any damage; and updates automatically. If you have a broadband connection, you may want to run a firewall to block communications from unauthorized sources.

• Make sure your Web browser and operating system are up-to-date. Your Web browser security setting should be high enough to detect unauthorized downloads, for example, at least the "Medium" setting for Internet Explorer. Operating systems such as Windows or Linux may offer free software "patches" to close holes in the browser or operating system that spyware, hackers, or phishers could exploit.

• Don't e-mail financial information. E-mail is not a secure method of transmitting credit card, checking account or Social Security numbers.

If you initiate a transaction and want to provide financial information through an organization's Web site, look for indicators that the site is secure, such as a lock icon on the browser's status bar or a URL for a Web site that



To make seasonal shopping merrier and safer, check to see if shopping sites feature a security icon.

begins "https:" (the "s" stands for "secure"). Unfortunately, no indicator is foolproof.

• Be cautious about opening any attachment—even if it looks like it's from a friend or coworker—unless you know what it contains. If you send an e-mail with an attached file, include a text message explaining what it is. Don't click on links in pop-up ads. They could install harmful files on your computer.

For more information about protecting your computer and your personal information online, visit www.ftc.gov/infosecurity.

To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357);TTY:1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S.and abroad.