Know who you are Dealing with Online

Protecting your Home Computer

Unfortunately, a large number of websites online are fraudulent, attempting to get your personal information or credentials in some manner. There are a few simple things you can do before entering your information online to lower your susceptibility to some of these scams.

- Before entering personal information on a webpage, make sure the site is communicating via HTTPS. To check this, make sure the website address begins with https:// instead of http://, notice the extra "S." Additionally, ensure that sites you share personal information with have a valid security certificate. See US-CERT's [1] guide on certificates for more information.
- If you are considering using a site for online shopping or investing, check the reputability of the site with organizations like the Better Business Bureau [2].
- Be wary of aggressive pop-up windows and advertisements for free downloadable software?they are usually peddling software riddled with spyware. Look for free software through reputable sites that scan for viruses and spyware before listing the software.
- Before providing personal or financial information, check the website's privacy policy. Carefully read the policy to determine how the website plans to use your information.
- Before using an online brokerage, check with the U.S. Securities and Exchange Commission's EDGAR database [3]. Iowa's Insurance Division [4] also provides helpful information to investors.
- Use common sense, if something sounds too good to be true, it likely is.

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Links:
[1] http://www.us-cert.gov/cas/tips/ST05-010.html
[2] http://us.bbb.org/
[3] http://www.sec.gov/edgar.shtml
[4] http://www.iid.state.ia.us/