

TechTV's Top Cyber-crime Survival Tips

The Internet can be a dangerous place if you leave yourself open to attack from nefarious cyber-thieves and crippling viruses. TechTV personality Becky Worley tells the true tales of victims who have fought back against these online predators and offers practical self-defense techniques in her new book, **TechTV's Security Alert: Stories of Real People Protecting Themselves from Identity Theft, Viruses, and Scams. Nervous? Don't be.** We've compiled some of the book's most helpful tips right here in this handy survival guide.



TechTV's Security Alert: Stories of Real People Protecting Themselves from Identity Theft, Viruses, and Scams
by Becky Worley

Identity Theft, Who Owns Me Now?

Secure Your Social Security Card

Put your Social Security card somewhere safe. Take it out of your wallet! Finding a Social Security card or number in a stolen purse or wallet is a jackpot for ID thieves.

Lock Down Personal Data at Home

Secure your personal data in your own home. Use a locked firebox and keep it someplace a little more obscure, or just choose a more out-of-the-way spot for your really key personal data.

Opt Out of Pre-Approved Credit Card Offers

Call 1-888-5-OPTOUT (1-888-567-8688) to no longer receive preapproved credit card offers:

1. When you call, press 2 for the Opt-Out option.
2. Choose the Permanent Removal option.
3. Enter your home phone number when prompted.
4. Say and spell your name when prompted.
5. Enter your ZIP code when prompted.
6. Say and spell your address when prompted.
7. Finally, enter your Social Security number when prompted. (In this case, you must submit it.)

It takes 5 days to process your request, and you will only stop receiving mail from companies that use the credit services to acquire names and addresses.

Secure Your Mailbox

I suggest purchasing a locked mailbox. The postman just slides the mail in through the slot, and you use a key to unlock it.

Shred Your Mail

Either buy a shredder or rip up paperwork that contains sensitive data, such as the following:

- Old bills
- Check stubs
- Family historical data
- Old ID cards
- Old driver's licenses
- Applications
- Pay stubs
- Investment statements
- Documents relating to your passwords
- Items containing your signature
- Resumés
- Tax forms
- Used airline tickets
- Itineraries
- Credit reports
- ATM receipts
- Medical histories
- Pre-approved credit card applications

Order Your Credit Report

The three major credit bureaus in the United States are Equifax, Experian, and TransUnion. These companies do not share information with one another, so you should order a report from all three or use a service, such as TrueCredit.com (www.truecredit.com), to get a unified report.

- Equifax Credit Information Services, Inc.
Call 800-525-6285 / TDD 800-255-0056 and ask the operator to call the Auto Disclosure line at 800-685-1111 to obtain a copy of your report.
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com
- Experian Information Solutions, Inc.
888-397-3742 / TDD 800-972-0322
P.O. Box 9532
Allen, TX 75013
www.experian.com
- TransUnion
800-680-7289 / TDD 877-553-7803
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

It costs less than \$10 each to order the reports separately from each company. TrueCredit.com lets you order credit reports from all three credit bureaus right from your desktop. It costs just \$35 for a one-time report or \$35 one time plus \$44 annually for credit reports emailed to you weekly.

Change Your Password

If you have weak passwords on your financial accounts, change them. And while you're at it, get your "secret question" changed to something an ID thief can't find out about you through diligent research. Avoid family names that can be found on genealogy websites. Make up something untraceable or unique to you.

Buying Online: What's Safe, What's Not?

Shop with suspicion online and use escrow and PayPal services.

Safe and Sane Online Interactions

Play nice! Be selective as to whom you interact with online, and use extreme caution when developing relationships.

The Virus Threat

Install an Antivirus Scanner

The more popular antivirus programs are Norton and McAfee. If you don't want to pay for one, download AVG by Grisoft:

1. Go to www.grisoft.com.
2. Click Free Anti-Virus Protection.
3. Download the file and accept all the default installation instructions.

Have Your Antivirus Program Run Automatic Updates

If you are already running an antivirus program, automate the update process.

If you are using Norton AV, follow these steps:

1. Click the Live Update settings.
2. Choose the General tab.
3. Select Express mode.
4. Select I Want Live Update to Start Automatically.

If you are using McAfee, follow these steps:

1. Find the McAfee VirusScan icon in the system tray of your Windows taskbar.
2. Double-click the McAfee VirusScan icon in your taskbar.
3. Click the Pick a Task button.
4. Select Change My VirusScan Settings.
5. Select Configure Instant Updater.
6. Choose Auto Update.

Hoaxes, Virus Myths, and Scams

There are ways to identify hoaxes and scams. If an email message seems too good—or too bad—to be true, it might be a scam. Before you respond to an email that could be a hoax or scam, check the following websites:

- Symantec antivirus resource center
<http://securityresponse.symantec.com/>
- McAfee virus hoax center
<http://vil.nai.com/VIL/hoaxes.asp>
- Vmyths.com www.vmyths.com/index.cfm
- Hoaxes A-Z www.vmyths.com/hoax.cfm
- Snopes.com www.snopes.com/

Update Your Windows Software

1. Close all programs except your browser.
2. Make sure you are online.
3. Go to www.windowsupdate.com.
4. Click Product Updates.
5. Accept the system evaluation—that is, click Yes when asked whether you want to download and install the Microsoft Updater.

6. Both critical and optional updates display. Click the Critical Update box.
7. In the upper-right corner, click the gray download box.
8. Click Start Download.
9. Accept any other options.
10. After you have downloaded all the components, restart your computer.
11. Update your browser monthly or whenever a big virus hits.

Although these instructions may vary depending on your operating system, the process is similar in all versions of Windows.

Hacking 101

Install the ZoneAlarm Firewall

1. Go to Download.com (CNET's clearinghouse for downloadable programs).
2. Search for ZoneAlarm.
3. Choose the free version, or the plus version if you want tech support.
4. Click the Download button.
5. Save the file to a location you will remember (a folder you create called Downloads or on your desktop, for instance).
6. Double-click the downloaded ZoneAlarm setup file.
7. Accept all the defaults in the installation. Your computer will automatically reboot.
8. Follow the ZoneAlarm instructions for training the firewall to allow or prevent certain programs from accessing the outside world. Then start the training or configuration process.

Privacy

Find Online Information About Yourself

Use multiple search engines and do an ego search to see what information is posted online about you, or what has been written about you.

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Enjoy 10% off all books every day at peachpit.com, earn an additional 10% discount as a Peachpit Club Member, and save 10% on top of that with this one-time coupon! Simply go to www.peachpit.com/securityalert and enter coupon code PW-73AA-TTVF at checkout. It's that easy!

