



THE SAVVY CONSUMER COLUMN

The Savvy Consumer
Mary Clement, Director, Tennessee Division of Consumer Affairs

FOR IMMEDIATE RELEASE
October 7, 2009

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Use common sense, street smarts for cyber security

Nashville, TN – Technology tends to make life more convenient. Through the Internet, you can make travel arrangements, modify investment portfolios and secure loans. Products and services from around the globe are only a click away. Unfortunately, the same can be said for hackers and identity thieves.

October is National Cyber Security Awareness Month. Consumers must be vigilant by employing the latest in security technology and by employing the same intuition that is used in the “offline” world.

“Cyber criminals are opportunistic,” says Consumer Affairs Director Mary Clement. “They seek out vulnerabilities on computers to send spam and phishing e-mails or try to trick consumers into providing information that allows them to wipe out bank accounts and steal identities.”

To protect your personal information and prevent online mishaps, the Division of Consumer Affairs offers the following tips:

- **Keep your anti-virus, anti-spyware and firewalls current.** Your security settings and software are critical to keeping computer hackers from gaining access to your computer.
- **Don't save personal information including resumes or financial records on your hard drive.** Save them to a disk or thumb drive. Ask yourself what a hacker could find out about you if they accessed your stored documents.
- **Use passwords or answers to security questions that only you would know.** A little research on the Internet can help thieves find the answers to common security questions such as your mother's maiden name. Make up an answer that only you would know.
- **Know whom you're dealing with.** Don't click on links that are listed in an e-mail to you. Use the web addresses and contact information that you normally would. Thieves often send fraudulent e-mails known as “spam” in an attempt to gain your personal information.
- **Be cautious shopping online.** Fraudulent sites do exist for the sole purpose of stealing your information. Make sure you can physically locate the business, if you experience a problem and that they have a secure website.

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For practical tips from the federal government and the technology industry, please visit www.OnGuardOnline.gov. This website is designed to help consumers understand more about Internet fraud, such as securing their computers and protecting their personal information.

To file a complaint against a business, contact the Tennessee Division of Consumer Affairs at www.tn.gov/consumer or 1-800-342-8385. Consumer Affairs is a division of the Department of Commerce and Insurance, which works to protect consumers while ensuring fair competition for industries and professionals who do business in Tennessee.

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