



THE SAVVY CONSUMER COLUMN

FOR IMMEDIATE RELEASE
October 1, 2010

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Cyber Security Month offers reminder of the Internet's risks

Nashville, TN – Technology tends to make life more convenient. We are online at home, school and work – using laptops, desktop computers and mobile devices to connect to the Internet. Even when we are not connected, the Internet supports our financial transactions, transportation systems, power grids, emergency response systems and communication. Products and services are a click away. Unfortunately, the same can be said for hackers and identity thieves.

October is National Cyber Security Awareness Month. Consumers must employ the latest in security technology and the same intuition they use 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.”

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 email to you. Use the web addresses and contact information that you normally would. Thieves often send fraudulent emails known as “spam” in an attempt to gain your personal information.
- **Be cautious shopping online.** Fraudulent sites do exist for the simple purpose of collecting your information. Make sure you can physically locate the business if you experience a problem and that they have a secure website.

Consumer Affairs (www.tn.gov/consumer/) is a division of the Department of Commerce and Insurance (www.tn.gov/commerce/), which works to protect consumers while ensuring fair competition for industries and professionals who do business in Tennessee.

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