

## Resolve to Protect Your Identity in 2007

By: Rachel Hess



With identity theft and other cyber-crimes on the rise, it is now more important than ever to take all the necessary steps to safeguard your personal information, especially if you are planning to use the Internet for any purpose. Cyber-con artists use the Internet to defraud consumers in a variety of clever ways. If you remember one thing from this article, remember this: ***any personal financial information that you disclose over the Internet can give an identity thief the key to ruin your life.*** Therefore, in 2007, you should resolve to integrate online safety into your daily online routine. Here are some tips to safeguard your good name and to lessen your chances of falling victim to cyber-identity theft, credit card fraud and other Internet scams:

1. When bidding through an Internet auction, particularly for a valuable item, check out the seller and insist on paying with a credit card or using an escrow service.
2. DO NOT send cash under any circumstances. If you pay by credit or charge card online, your transaction will be protected by the Fair Credit Billing Act. Under this law, you have the right to dispute charges under certain circumstances and temporarily withhold payment while the creditor is investigating. In the event your credit or charge card is used without your knowledge and permission, you generally are liable for no more than \$50 in charges per card. Many companies do not hold consumers responsible for any unauthorized charges made online, and some card issuers may provide additional warranty, return, and/or purchase protection benefits
3. Share credit card information ONLY when buying from a company you trust. Be sure that any online credit card charges are handled through a secure site or in an encrypted mode. If you begin a transaction and want to provide your financial information, look for indicators that the site is secure, like a lock icon on the browser's status bar or a URL for a website that begins "https:" (the "s" stands for "secure").
4. Only work with companies that have a written privacy policy. Know how your personal information will be handled.
5. Be suspicious of any company that doesn't clearly state its name, street address and telephone number.

6. If you're shopping with an online merchant for the first time, look for the Trust-e symbol or a Better Business Bureau online seal. These indicate the seller has been independently audited and deemed trustworthy.
7. If you have concerns about a company, contact the local Better Business Bureau, consumer protection office or state Attorney General.
8. Protect your Social Security Number. Only give it when absolutely necessary.
9. Don't provide any personal financial information to anyone who contacts you through an e-mail solicitation.
10. Print and save records of your online transactions, including the product description and price, the online receipt, and copies of any email you exchange with the seller.
11. Use anti-virus software and a firewall and update them regularly.
12. Get a credit report at least once a year and clean up any errors. Look for personal information and credit accounts that are not yours.

Making these changes in your daily online routine will greatly reduce your chances of being victimized by a cyber-predator. Do not become complacent because you have not been scammed yet – it is only a matter of time. You should remain mindful of these suggestions for EVERY online transaction, especially if you plan to do your holiday shopping online. Doing so can prevent a Cyber-Scrooge from interfering with your online transactions and, ultimately, your holiday fun.

If you have been the victim of identity theft, credit card fraud or other Internet scams, you should contact your local law enforcement agency, State's Attorney's Office, Attorney General's Office and register a complaint with the Better Business Bureau and Federal Trade Commission. Additionally, if you are a company that collects personal financial information from your clients, you may need to establish a privacy policy or terms of service (TOS), depending on the nature of your business and your clientele. For assistance with either of these matters, you can contact my office at 630-377-6828.

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Ms. Hess has obtained an LLM (Master of Laws) degree in Information Technology Law which confers specialized knowledge and training in the law and policy of Internet transactions, computers, communications technology, information management, copyright, software and intellectual property licensing, and contracting for computer-based services.

**\*Legal advice varies depending on the facts; for that reason, the information in this article should not be acted on without consulting an attorney. Advertising material.**