

CYBERCONS

Internet fraud often consists of scams that con artists have been using for years—only now they have a new medium and new victims to exploit. Here are some tips to help you navigate safely through cyberspace.

- Shop online only with companies you know. If you don't know a company, ask for a print catalog before you decide to order electronically.
- Use a secure browser that will encrypt or scramble purchase information. If you don't have encryption software, consider calling the company's 800 number, faxing your order, or paying with check. Or look for software that can be downloaded from the Internet for free.
- Never give anyone your bank account number, social security number, or other personal information that isn't absolutely needed to complete a transaction.
- Never give out your Internet password. Never. Your online provider will not ask for your password other than at first log-in. Change your password often and be creative!
- Make sure your children know to never give out their full name, address, or phone number. Parents can install software to block access to sites with distasteful or hazardous content and control access to chat rooms, news groups, and messages from other subscribers.

Top Scams on the Internet...

- Pyramid schemes offering a chance to invest in an up-and-coming company with a guaranteed high return. You invest and must ask others to do the same. But when the pyramid collapses everyone loses—except the person at the top.
- Internet-related services that are not delivered, such as designing a Web site. Equipment that isn't delivered or is a lower quality than promised.
- Business opportunities or franchises that are represented as more profitable than they really are.
- Work-at-home schemes where individuals need to invest money in start-up services but don't earn enough money to recover the initial investment.




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