



6 Simple Steps Staying Safe and Secure Online

You'd think twice before walking down a dark alley at 2AM. But when it comes to online safety, too many of us do just that. In haste, we don't stop to think about the seemingly innocent download or double check URLs before making a purchase. Scammers wait for a weak moment when your guard is down. Every day hackers write new code and develop new schemes to steal your personal information and money. But with a little vigilance you can keep yourself and your computer safe and secure using the following tips.

1. Keep your antivirus software up-to-date. Anti-virus software is your best protection against the worst kind of computer problems - viruses. While most viruses enter via email or downloads, some can spread through USB disk drives, leading some companies to disable the port. It's important to keep your anti-virus software current or enable it to update automatically.
2. Beware of downloading. The fastest, easiest way for hackers to get into your computer is to get you to install it yourself. It starts out innocent enough. You visit a site to download a useful new desktop enhancement you've heard about. After poking around, you determine the site looks legitimate and start your download. What you don't know is the software you installed also includes a few extra programs that allow them access to your computer files and passwords or include programs that watch your activity online. Often hackers will use someone else's software and add viruses to it, making it hard to tell which software is actually genuine. If in doubt, conduct more research or ask for professional help before downloading.
3. Don't trust email. Email is a way of life, and unfortunately a preferred choice for many increasingly clever scams. Gone are the days of ungrammatical emails from a Nigerian prince. Today's scams are well-written and more sophisticated than ever - a friend stranded penniless in a foreign country, an email for a "missed" delivery, confirmation of a purchase never made, work-at-home scams, immediate cash advances, not to mention pleas from lovelorn ladies. Use common sense. Don't download attachments, click on links or enter passwords or personal information unless you feel 100 percent certain.
4. Back it up. Think for a moment about the files you have on your computer: proposals, invoices, spreadsheets, photographs, and years of work. Now imagine it's all wiped out. It would be impossible to recreate, yet too many of us do not regularly back up. Whether using external drives or an automatic online back-up program, it's easy. You may never have to use it, but if you do, you'll be thankful you did!
5. Different sites, different passwords. Hackers know most of us use the same username and password for various sites whether they're important sites - like your bank - or less important - like registration to an online trade publication. After all, it's a hassle to remember or create a log for all your passwords. Using the same password, however, significantly weakens your security. If you're not going to create a different password for every site, at a minimum change it for each site that has access to your financial data. It can save you a lot of grief down the road.
6. Log out. Again, it's a hassle, but offers greater protection. When you're done using a site, simply log out. Next time you log in, you will need to type in your password again, but that can be a good thing because hackers don't know it. If certain web pages are open, there are specific types of attacks that can take over and transfer money or wreak havoc on your system. Fortunately, most browsers can now detect this type of threat, but every now and then they fail. Logging out gives you that extra layer of protection and peace of mind.

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