



## COLBURN GROUP I N S U R A N C E

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# Protecting your Internet Privacy

## *Phishing, spyware, cookies & spam*

### Phishing

Internet phishing utilizes phony e-mail or pop-up messages as bait to hook unsuspecting Internet user into divulging personal information such as credit card numbers and account passwords to be used for identity theft. A phisher's phony e-mail can be very persuasive and believable. To avoid getting reeled in by a phishing scam:

- Be extremely wary of urgent e-mail requests for your personal or financial information; if you suspect the message is fake, never use the links included in the e-mail.
- E-mail personal or financial information only if the site is secure (sites that start with [Https://](https://)).
- Use anti-virus software and keep it up to date.



### Spyware

Are you downloading free MP3 files or other shareware? If so, you may want to think twice before clicking the download button. Why? Because freeware actually comes at a price—it often includes software (adware) that tracks your Internet activity. While legitimate adware companies disclose the data collected, some adware can also identify your personal information, which can be sold to a third party without your knowledge. That's considered spying. You can purchase anti-spyware software or even get it for free; just do an Internet search and look for reputable companies.

### Cookies

When you visit a Web page, a cookie is placed on your computer as a unique identifier. Cookies allow a Web server to store information on your computer and later retrieve it – like a personalized user ID. Cookies have many useful capabilities. They allow the customization of Web site experiences and let e-commerce businesses track visitors, page hits, and popular pages. Cookies cannot gather information on their own, but new technology allows some to track your surfing. If this information is personalized, then your surfing is no longer private, and that makes some people uncomfortable. To combat cookies, you can easily reconfigure your browser to accept, block, or individually approve cookies. If you don't know how to do this, utilize your computer's "Help" menu. Or, use a cookie management software program – you can find many for free.

### Spam

Most people consider spam, or electronic junk mail, to be annoying but harmless. But keep in mind, most computer viruses are caught via e-mail. To reduce the amount of spam finding its way to your in basket, consider using one of the commercial anti-spam products on the market.

