

## Protecting Your PC

Overall account fraud totals more than \$2.4 billion annually, \$1,200 per victim. People who monitor their accounts online (rather than just with mailed statements) can detect hijacking earlier. In one report, victims' losses were one-eighth of those who detected the crime via paper statements due to early detection.

When it comes to account hijacking, an ounce of prevention is worth a pound of cure! Here are some basic safety tips you can implement immediately:

- **Password Protection**—If your password is easy for you to remember, the chances are good it is also easy for an Internet hacker to figure out. Experts advise a combination of letters and numbers...and avoiding pet names, your home address, and similar easy to crack codes.
- **Virus Vaccines**—Your computer's antivirus software is like a vaccine—it works at first, but you need to keep it up to date to guard against new strains.
- **Patching the Firewall**—This protective wall between the outside world and your computer can help prevent unauthorized access to your computer. Updates are called patches, and you should check regularly with your software company to be sure you have the latest patches.
- **Zap the Spyware**—Antispyware programs are readily available, and every computer connected to the Internet should have the software installed...and updated regularly.
- **No "Phishing" Allowed**—If you receive an unexpected email, or one that you consider suspicious, delete it. Remember: your bank will never email you and ask you to go to another site to "verify information."