

## Tips for Avoiding Internet Fraud

- Do business with those you know and trust. Know who the company or person is and where it is physically located.
- Understand the offer. Be sure you know what is being sold, the total price, the delivery date, and the return and cancellation policy, and the terms of any guarantee. The federal telephone and mail order rule, which also covers orders by the computer, requires goods and services to be delivered by the promised time or, if not stated, within 30 days. Don't forget to print out the information so you have documentation.
- Check out the company's or individual's track record. Call to check for complaint records with consumer agencies and the Better Business Bureau in your area.
- Never give your bank account numbers, credit card numbers, or other personal information to anyone you don't know or haven't checked out. Don't provide any personal information that isn't necessary to make a purchase. If you have a choice between using your credit card and mailing cash, check, or money order select credit card. You can always dispute fraudulent credit card charges, but you can't get your cash back.
- Take your time. While there may be time limits for special offers, high-pressure sales tactics are often danger signs of fraud.
- Don't judge reliability by how nice or flashy a website may seem. Anyone can create, register, and promote a website; it's relatively easy and inexpensive.
- Know that people in cyberspace may not always be what they seem. Sometimes friendly people are crooks.
- Know that unsolicited e-mail violates computer etiquette and is often used by con artists. Report "spamming" as unsolicited e-mail is called, to your on-line or internet service provider.
- Don't download programs to see pictures, hear music, or get other features from websites you're not familiar with. You could unwittingly download a virus that wipes out your computer files or even hijacks your internet service, reconnecting you to the Net through an international phone number, resulting in enormous phone charges.