

St Albans U3A

INFORMATION MANAGEMENT GOOD PRACTICE

Protecting Against Spam And Identity Theft

Spam Emails

How do Spammers get your Email Address?

Spammers use databases holding vast numbers of email addresses. You could get spammed because you:

- Post to a newsgroup
- Sign up for an internet service that asks for an email address
- Give out your email address on your own website
- Give your address to an online retailer

Note that there is no evidence that spammers intercept email traffic itself, as they normally obtain email address lists from a variety of sources.

How to Prevent Spam

The best anti-spam measure is to be a bit savvy about the way you use your email account!

- **Try to avoid opening spam emails** and clicking on links in spam messages.
- **Don't buy anything from a spammer.** Not only do you risk comprising your security and infecting your computer with malware - viruses and so on - you also reward and encourage the spammers.
- **Don't be tempted to reply.** The mailbox is probably unread.
- **Don't threaten the spammer.** Some mails will be seen and spammers have rights too. Threatening messages could expose you to legal action.
- **Avoid 'unsubscribe' options.** Cynically, spammers often include an 'unsubscribe' link. Far from removing the menace, clicking it will confirm that your address is active and probably attract even more spam.
- **Use a disposable email address.** You could use this account especially for buying online or writing to newsgroups. If you find that you are getting a lot of spam at this address, you can simply delete it and set up another.
- **Be wary about giving out your main email address.** If in doubt, it is a good idea to use a disposable address (see above).
- **Never reveal your email address on your website.** If you have a website, putting your email address on it will be easy fodder for a 'spambot' that is harvesting addresses. You could use a web contact form instead.
- **Munging.** A simple but effective technique where you present your address in a way that people can easily work out but which will fool spambots. They will look for a pattern, such as a@b.com. Writing the address as 'a at b dot com' would probably evade them.

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Preventing Identity Theft

- Destroy all personal information before throwing it away. Thieves may go through your rubbish to look for bank or credit card numbers or offers for credit cards that have your name on them. Invest in an inexpensive shredder, which will make information unreadable to unwelcome eyes.
- Regard Internet solicitations with extreme caution. There are many identity theft scams that seek to acquire your bank account numbers and security passwords. Only give such information to reputable sites you access directly. Don't use hyperlinks that come in emails and ask for personal information.
- Protect your credit cards and bank accounts from unauthorized access by selecting complex passwords that cannot be easily ascertained. It is best to have a combination of letters and numbers that do not include commonly known information such as birth dates or proper names.
- Keep personal information to yourself. Do not give it out to phone or mail requests unless you know for a fact that they are from reputable companies and you have initiated the transaction yourself.
- Keep an eye on your purse and wallet at all times. With all the information that is usually carried in wallets, thieves have access to much of your personal information, including your date of birth, bank account numbers and credit cards.
- Monitor your credit reports at least once a year to insure that only the credit you have opened is on your history. You have the right to 1 free credit report per year from each of the credit reporting bureaus. This is one of the most useful ways to protect yourself from identity theft.
- Follow up immediately if you discover that you have been a victim of identity theft by contacting the police and all credit card companies and banks in order to report the crime and cancel cards and accounts. Acting promptly minimises your liability and protects yourself.