MONEY MATTERS

Learn The Online Rules Of The Road

(NAPSA)—A new survey of a wide range of consumers and Internet experts released today shows that many Internet users are confused about which online activities are safe and which are not. The survey, commissioned by Wells Fargo & Company (NYSE: WFC) as part of its BE-SAFE Online public education campaign, shows that consumers perceive too much risk in some online activities and not enough risk in others. The findings also indicate that too many Internet users could be exposing themselves to a risk, while at the same time many may be avoiding online activities that could actually reduce their risk.

"While most people believe they're more at risk for fraud when doing online banking and bill payment, in fact the opposite is true," said James Van Dyke, founder and analyst, Javelin Strategy & Research. "We have found that consumers who bank and pay their bills online reduce their risk of identity theft by 10 percent."

Only 22 percent of consumers polled consider providing personal or financial information in response to an unsolicited e-mail "very high risk," and only 34 percent believe that entering personal information into a pop-up ad is "very high risk." This contrasts to 76 percent of Internet experts, who categorize these behaviors as "very high risk."

"Consumers should approach the Internet the same way they approach driving a car. You wouldn't get behind the wheel without knowing how to drive, and you shouldn't go online without knowing the 'Online Rules of the Road,'" say experts at Wells Fargo.

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Wells Fargo offers these three "Online Rules of the Road" for practicing safe computing and protecting yourself online:

Monitor Accounts Regularly—Sign on to online accounts regularly to stay on top of bank, credit and debit statements. This helps you to detect and prevent fraud by giving you up-to-date account information.

Protect Your Information—Be suspicious of e-mails and pop-up windows that require personal information, especially those related to your finances. Instead of clicking on links to access your bank's Web site, type its URL into your browser.

Practice Safe Computing—Change your passwords frequently, keep anti-virus software updated and do not open any files attached to an e-mail—no matter who they're from—unless you know what it is, especially if the subject line is questionable or unexpected.

For more information about safe computing, go to www.b-safe online.com.