

Protecting Your Finances

Be Cyber Safe And Counterfeit Free

(NAPSA)—If you're like nearly 85 percent of Americans, you've bought something online.

The problem is, that can expose you to fraud. In just two recent months, over \$2 billion in counterfeit goods was sold.

Fortunately, living a "counterfeit free" life may be possible, at least as far as Internet shopping is concerned, says Tom Galvin, Executive Director of Digital Citizens, an advocacy group dedicated to raising awareness and protecting consumers. "Shopping online is convenient and cost effective but we can never lose sight that there is a network of criminals hoping to make a buck by tricking us into buying counterfeit goods and sometimes even dangerous prescription drugs."

The best rule of thumb, he advises: If it seems too good to be true, it probably is. "If a designer bag is a fraction of the cost of what it should be, you can bet it's a counterfeit," explains Galvin. "And buy prescription drugs or any medicine only from reputable sites. Buying prescription drugs without a prescription is a recipe for disaster—when those drugs are tested, far too often they aren't even the drugs that were ordered."

Staying cyber safe goes beyond steering clear of fakes, however. If you're offered something free online, there's probably a catch. "Ever wonder why websites offer free movies or TV shows? It might be because when you stream or download it, you're also infecting your computer with harmful viruses and malicious software,"



By using your common sense, you can steer clear of fraud, knockoffs and dangerous drugs online.

warns Garth Bruen, Security Fellow at Digital Citizens. "Now that website has access to your personal information that's worth a lot more than a free movie.

"What consumers really need to realize is that the websites peddling counterfeits, bad drugs or 'free' movies may all be controlled by the same criminal group," adds Bruen. "They are clever and exploring as many ways as possible to make money."

Just as you'd never knowingly walk down a dangerous street, staying safe online means avoiding websites that pose dangers. Red flags include offering you something free and seeking personal information.

Safety can come from staying connected and communicating with people you trust. If you or someone you know has ever been a victim of an online scam or duped with a counterfeit good, you may care to join the digital citizen community and tell your story at www.digitalcitizensalliance.org.