

# Holiday Hints

## Give Away Gifts—Not Your Identity

(NAPSA)—What kind of gift other than your Social Security number would an identity thief like for Christmas? Your mother's maiden name would be nice. Unfortunately, if a cyber thief gains access to that kind of information, the damage to your finances could be severe.

Yet, the results of a recent survey to learn how willingly people gave up the kind of personal information that could potentially help a thief gain access to their identity revealed some rather disturbing results. Over 70 percent of the people surveyed revealed their mother's maiden name. More surprising, more than 90 percent of people gave their place and date of birth.

### 5 Tips To Avoid Identity Theft

This holiday season, experts at RSA Security, which conducted that survey, recommend five safety tips when shopping online:

- 1) Do not provide your password or your password methodology to anyone. Be equally prudent with other personal details, especially SSN, mother's maiden name, place and date of birth.

- 2) Use a variety of passwords—not one universal password.

- 3) Use anti-virus, anti-spyware and a personal firewall. Be sure to keep all three up-to-date.

- 4) Ask your online auction/retail/financial institutions what measures they are taking to increase customer security.

- 5) If possible, use a new key-



**New security device generates a new password every 60 seconds.**

chain passcode generator.

### A Look Ahead

In addition to the things that people can do to protect themselves, there are new security technologies now available that banks are starting to offer to their customers. In the coming months, you should look to banks to provide key-chain sized devices for added online account security.

The RSA SecurID token is a small, keychain-sized device that displays a 6-digit numeric passcode that changes randomly every 60 seconds. Users enter this passcode, along with their traditional password, to access online information. To prove they are who they say they are, users must input both something they know (traditional password) and something they have (random passcode displayed by the token), making a stolen password useless to a would-be thief.

By the next holiday season, tokens—already deployed by E\*TRADE Financial and several regional banks—will be widely available, making your online holiday shopping even safer.