There's no question that the Internet makes life easier in many ways. Shopping, communicating and storing information are just a few of the ways we all use the web. However, it also comes with risks. To keep your financial information safe online, follow these tips:

- **Avoid using public Wi-Fi to Buy** - If you frequently shop online, keep in mind that any purchases made via the web require transmitting your credit card and/or bank account information over the Internet. Using a public Wi-Fi connection to do so puts that sensitive information at risk. Hackers can tap into unsecured Wi-Fi connections at hotspots like coffee shops and airport terminals to capture that information. If you're using a wireless connection to shop, be sure that it requires a password or WEP key. Websites that have additional security protections have *https://* instead of *http://* on all pages of the site.

- **Monitor Your Credit Report** - Your credit score affects many aspects of your life, including interest rates on large purchases, obtaining loans, and even renting an apartment. Make sure you check your credit report three times per year (one for each of the three major credit reporting agencies: Experian, TransUnion and Equifax). You can do so for free by visiting www.annualcreditreport.com. Watch for unauthorized accounts, loans or purchases because they will damage your credit and signal that your identity may have been stolen. If you find inaccuracies in your report, you can dispute those errors online, by mail or over the phone by contacting the credit bureau where you found the inaccurate report (contact information will be on the report itself).

- **Use Stronger Passwords** - No matter how secure a financial institution or shopping website may be, if your password is easy to guess you are still at risk of fraud. Do not use your name, birthday or pet's name, as this information is readily available to many people, especially if you post it on social media. The best passwords are often derived from an entire phrase, rather than a single word, and incorporate letters, numbers and special characters. For example, the song lyric "Don't worry; be happy" can be transformed into this password: d0ntwry_Bhpy.

- **Take Action** - If you hear about a data breach or other fraud that might possibly affect your account, be proactive and change any related passwords. This is especially critical if you use the same password on multiple accounts (which you should avoid doing anyway). If you notice suspicious charges on your credit card or transfers from your banking account, contact your bank right away to notify them of the issue. They may put a freeze on the account to prevent further fraud, but this will keep the criminals from emptying your account.