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# The Monthly Brief

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## ONLINE SAFETY RESOURCE

Today we are increasingly dependent on the internet to conduct the business of our daily lives. But the price of staying in touch is often exposing your personal information to potential misuse or theft.

It's difficult to keep up with the technology and harder to identify potential threats and protect your privacy.

But now the Better Business Bureau has partnered with the National Cyber Security Alliance to develop the resource website



It's a straight forward easy to understand guide to managing life on the internet.

### Topics include:

[Online Basics](#) with guides to email spam, phishing, online shopping, creating digital backups, malware, and ransomware.

[Responding to](#) identity theft, fraud, cyber-crime, cyber bullying and harassment.

[Securing Key Accounts & Devices](#) plus how to regain control of hacked accounts.

[Checking Your Privacy Settings](#)

[Free Security Checkups and Tools](#)

[Digital Spring Cleaning](#) Guide & Checklist

[Related Resources](#) with links to numerous business, government, non-profit and support organizations who can help you.

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## Protecting Your Credit

With recent headlines involving data breaches, card skimmers, and malware installed on business payment systems, consumers are understandably concerned. If your info's been exposed, there are steps you can take beyond monitoring, to protect your credit file. Limiting access using a **Fraud Alert** or a total **Credit Freeze** can prevent fraud before it takes place. Lets look at the differences and when each may be the right choice for you.

With a [Fraud Alert](#), a business must try to verify a consumer's identity before extending new credit. Usually that means calling for authorization when a request for credit is made. A fraud alert lasts for 90 days and must be renewed or it automatically expires. [Extended Fraud Alerts](#) are for identity theft victims and last for 7 years. There is also a [Military Active Duty Alert](#) to protect credit while deployed, this fraud alert lasts for one year.

With a [Credit Freeze](#), no one (including the consumer) can access the consumer's credit report to open a new account or verify identity. Consumers will get a PIN number to use each time they want to freeze, unfreeze, and refreeze their account. There is a fee of \$5-\$10 for each action. A credit freeze doesn't expire and must be lifted using the PIN.

Get more information about limiting access to your credit file and links to the 3 credit reporting agencies on the [Federal Trade Commission's Identity Theft Information Page](#)

## VEHICLE HISTORY SCAM

If you are selling your car or truck, a potential buyer may ask you to purchase a vehicle history report from a specific company. It sounds like a reasonable request, but it's really the premise of a new scam.

You want to sell your vehicle, so you post an ad on a classifieds website, like Craigslist or Facebook. You are contacted by someone (usually email or text) who's interested in buying your vehicle. But first, they want you to provide a report on the vehicle's identification number (VIN) history. They send you a link to a website, and ask you to buy the report through that specific service only.

Some of these scam sites may simply be a way to steal \$20 from unsuspecting customers (that's the typical cost of a report). But if the site captures personal information such as an address, driver's license number, and/or credit card information, buying these reports opens up victims to the risk of ID theft. In other cases, the website link itself may be the scam, downloading malware to the victim's computer.

Be wary if a potential buyer asks you to purchase something from a specific website as a condition for a sale. While an interested buyer may want a VIN report prior purchasing your vehicle, select the site yourself. Better yet, let them buy one themselves. \* BBB.org

