



## North Carolina Law Life

# Are You Making Yourself Vulnerable to Cyber Crime?

By: **Donna Ray Chmura**. *This was posted Thursday, December 16th, 2010*

[Walletpop](#) provides some great and easy tips for protecting yourself from identity theft and other cyber crimes:

Do you wear seatbelts? Avoid raw eggs? Get a flu shot? In other words, do you behave in ways aimed at protecting your safety and your overall health? Now answer this: Do you have a password on your mobile phone? Do you tell your social networking sites where you are?

If so, you're not as safety-conscious as you thought. You're opening yourself up to a [burgeoning world of cybercrime](#) that is possible through mobile devices. And you are far from alone.

I collaborated with [Norton](#) and [Javelin Strategy & Research](#) on a piece of research called the [Connected but Careless](#) study, which was released today, to figure out just how open Americans are leaving themselves to cyber crime. The survey of 1,000 Internet users pointed to three specific potential security gaps.

- **Unprotected devices** About one-third of the folks surveyed access the Internet via their mobile phone. And more than half of those do not have a password protecting the device. Think about what happens if you leave that phone in a cab. Not only does the person who find it have access to your entire contact list, he may be able to read emails that come from your bank, phone providers, and retailers you've made purchases from. Just like dumpster diving identity thieves are able to apply for credit in your name based on information they pull out of your trash or your mailbox, one who snags your phone could do the same.
- **Your whereabouts.** Changing your status or sending out a 140-character blast to reveal details about where you are — "In Jamaica and it's 80 degrees. Lucky me!" or "Stuck in horrific traffic and won't be home in time for *Top Chef*" – is akin to leaving a stack of newspapers in your driveway. You're telling anyone who wants to rob your house that you're a.) not there right now and b.) won't be there for a while. Posting vacation pictures to your social networking site can do the exact same thing. In fact, the survey showed one-in-10 of people polled under the age of 35 had posted location-revealing information online within the hour of being surveyed. And that's without the aid of geolocation technology that allows a website to know exactly where you are. Only 15% of those surveyed understood that concept well enough to explain it.

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- **Password malaise.** This may be the most frightening of all: 42% of the survey population never changes their passwords on social networking sites and 31% never changes them with their banks. As if that weren't enough, many of those passwords are not strong enough to begin with. It's amazing to me that even in this day and age, the most popular password – according to consumer advocate Herb Weisbaum – is, wait for it, 123456. C'mon. Your passwords should be 10 characters, a combination of letters and numbers that have absolutely nothing to do with your real life. (No pet names, child names, birthdays.) And you should change them every few months without fail. Why? Because 66% of consumers would rather have bedbugs than be a victim of cybercrime – which costs hundreds of dollars and takes a full month to unwind, on average. Changing a few simple behaviors can help.

If you believe you are the victim of identity theft, [here](#) are the [Federal Trade Commission's](#) immediate steps. If your business handles personally identifying information, [here](#) are some guidelines for protecting that information.

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