

Protect Your Online Personal Information

Contributed by Webmaster

By Ben Needles

Sad as it is, there is the danger of being victimized by criminals everywhere these days. You may not even see them, but they are there waiting for an opportunity. One of the biggest threats to your security is identity theft over the internet. For tech-savvy criminals around the globe, stealing credit card information is rapidly becoming the most popular crime to commit.

This is an easy crime for the perpetrators since they can be on the other side of the world from their victims. They can get online using false information, making it very difficult to track them. The scam most commonly seen is called phishing. This involves sending out fake emails from financial institutions and credit card companies. The email will say that the customer must take some action in connection with their account. Other emails will state that the customer must act immediately since someone else has been accessing their account.

It is often no problem at all to spot these fake emails - for instance, if you get an email purporting to be from a company with which you do not have an account or credit card. There's another easy way to spot these scams. Move your cursor over the from line in the email. Click the right mouse button and you'll see the email address of the sender; if it doesn't match your credit card company's address, it's a dead giveaway.

Many people are unaware of this method, although it is a standard feature of any email program. The fake emails will have links to a spoofed version of the credit card company's website these will look nearly identical to the actual site, including the use of company logos and other design elements.

Those of you who have fallen victim to this scam, probably realized what you have done little too late. Once you have entered in your credit card information, you have done exactly what the criminals wanted and put yourself in violation of credit card fraud and identity theft. Once the criminal has your social security number and credit card information, he is more than likely to use that information to go on a shopping spree stealing your money and running up your account.

For them, this means a vacation or some expensive shopping - for you, it could mean financial ruin!

Criminals are everywhere today and you can't necessarily tell who they are. You have to take steps to protect yourself from their scams. If you get an email claiming to be from your credit card company, call them and ask if it is legitimate. Don't call any telephone number given in the email - use the customer service number from your credit card statement.

For the sake of your financial health, it is imperative that you take precautions and keep yourself safe from these scammers.

About the Author (text) Nick Makaryk is an Internet Publisher, Copywriter, and Founder of <http://www.CreditCardCredit.net>. A free consumer credit card comparison site helps consumers find the best credit cards while avoiding high interest rates, charges, and fees. Visit our website <http://www.CreditCardCredit.net>

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