PROTECT YOURSELF ONLINE...ROANOKE RAPIDS POLICE DEPARTMENT

As crazy as it sounds, it is true. Many people believe if they avoid the internet they will limit the chances of exposing their sensitive information online. While it will reduce the risk of you sharing your information, it does nothing to prevent others from sharing your information.

Since 2005, over 800,000,000 personal records exposed through data breaches have occurred. A data breach occurs when sensitive information maintained by an organization, such as a doctor's office or financial institution, is exposed without consent. Exposure may occur by employee hacking or employee error, or such as a stolen laptop. With over 800,000,000 records exposed, odds are your information was exposed at some point since 2005.

So, what happens to the exposed information? Often the information is sold on line through websites in the dark web. The dark web, is also known as the deep web and is part of the internet that is indexed by traditional search engines. It is estimated that a dark web makes up 80-90% of the information available on the internet.

Once your personal information is available online, it can be bought and sold numerous times worldwide. Criminals then use the information to commit identity theft giving them access to your financial accounts, your benefits and more.

Many organizations today offer online account access. However, there is a segment of our population that is not comfortable conducting their personal nosiness online. Criminals know this and use it to their advantage. If you have not set up an online account access to your bank account; then you are leaving it wide open for a criminal to do it in your behalf. Most of the time all it takes is for the criminal to call the 800 number and pretend to be you, answer a few identity-verifying questions and ask to set up online access. This is known as online account take over. How did they answer this verifying questions? The bought your information online (name, address, date of birth and social security number) online.

How do you protect yourself and your accounts? Use some of the following options;

1. Create your own online account.
2. Contact your banks and credit card companies/block online access.
3. Use a pass code or pin number to access your account
4. Pass codes can be nicknames, code words. Known only to you.