

Internet Shopping

People ask me if I use my credit card on the internet. I do, but with caution. Then they tell me that they just don't feel safe giving their credit card information to strangers. To this I ask them, "Do you ever eat out?" What do you do at the end of the meal? You give your card to a total stranger who disappears into the kitchen with it for several minutes. How scary is that?

Using your credit card on the web is no more dangerous than the scenario above. Oh sure, you can have your card number stolen, but there are steps to take to avoid that. First, make sure you have a current antivirus program running on your computer. Several viruses and worms are designed to collect account information. Secondly, NEVER EVER use someone else's computer to order anything online because that computer could be saving your information.

A third thing you should always do is look at the bottom of your Internet Explorer window. Down on the bottom right hand corner there are some little boxes. One of those boxes should display either an open or closed padlock whenever you are on any page that requires you to enter account information. The locked padlock assures you that the page is secure and that any information you enter will be encrypted before it is sent. If the padlock is open you should be extremely cautious about using that site to enter credit card information.

Lastly, when prompted by Windows to store your password for you, always say NO. Even with an antivirus program running someone could break into your computer and easily copy those stored passwords. So go ahead and buy stuff online, just be very careful when you do.