

National Child Safety Council

senior safe[®]



Personal Safety

- Internet Safety
- Online Gambling
- Identity Theft
- ATM Safety

Presented by

**National Child
Safety Council**

and your local

**Law Enforcement
Department**



Personal Safety



Stay Connected

The Internet is an immense, global network that connects computers using telephone lines and/or fiber networks to store and access electronic information.

People from all over the world can communicate and share information with virtually anyone in the world on the World Wide Web (WWW or Web).

15% of people over 65 have Internet access.

Personal Safety



Stay Connected

Because the Internet is so vast and because no one polices it, there are many potential dangers.

The Internet is an unprotected resource for free speech and can be used to distribute and discuss information about anything.

Beware and be aware of potential danger areas for both adults and children.

A little data can reveal a lot about you.

Personal Safety



Identity Theft

Unlike your fingerprints, which cannot be used by someone else, your personal data CAN be used by others.

Identity theft occurs when someone knowingly transfers or uses your identity (*Social Security Number, credit cards, driver's license, etc.*) to open an account, make purchases, apply for a loan, apply for a job, or to commit a crime.

Personal Safety



Identity Theft

Identity theft or fraud is a federal crime. Protect yourself.

- **Adopt a “need to know” approach about giving out your personal information to others.**
- **Ask how it will be used, whether it will be shared with others, and ask if you have a choice about the use or confidentiality of your information.**

50% of identity theft cases are committed by another family member.

Personal Safety



Identity Theft

- **Never give out credit card numbers or personal information on the phone, through the mail, or over the Internet unless you have initiated the contact or know your contact.**
- **Pay attention to billing cycles. If a bill doesn't arrive, it could mean someone has taken it or re-routed it.**

Personal Safety



Identity Theft

- Only carry the ID and credit cards or bank cards that you will be using.
- Keep items with personal information on them in a safe place.
- Be cautious of roommates, employees, service technicians, and unauthorized family members.

Personal Safety



Identity Theft

- **If you are a victim, contact your local law enforcement and the fraud department of each of the three major credit bureaus:**
 - Equifax (1-800-525-6285)
 - Experian (1-888-EXPERIAN)
 - Trans Union (1-800-680-7289)

Personal Safety



ATM Safety

Keep your PIN (Personal Identification Number) a secret. Choose a PIN other than your birthdate, phone, or social security number.

- 1. Select a well-lighted, busy ATM that is protected, yet visible from the street.**
- 2. To avoid fake ATMs, select one you are familiar with.**

Personal Safety



ATM Safety

3. Be wary of any ATM that appears to have been tampered with. If you have difficulty inserting your card, **STOP**. Use another machine and notify your bank.
4. Never leave your receipt in the trash.
5. Put your money away immediately; count it later.

In 1/3 of ATM card frauds, cardholders wrote their PINs on their ATM cards or on a slip of paper they kept with their cards.

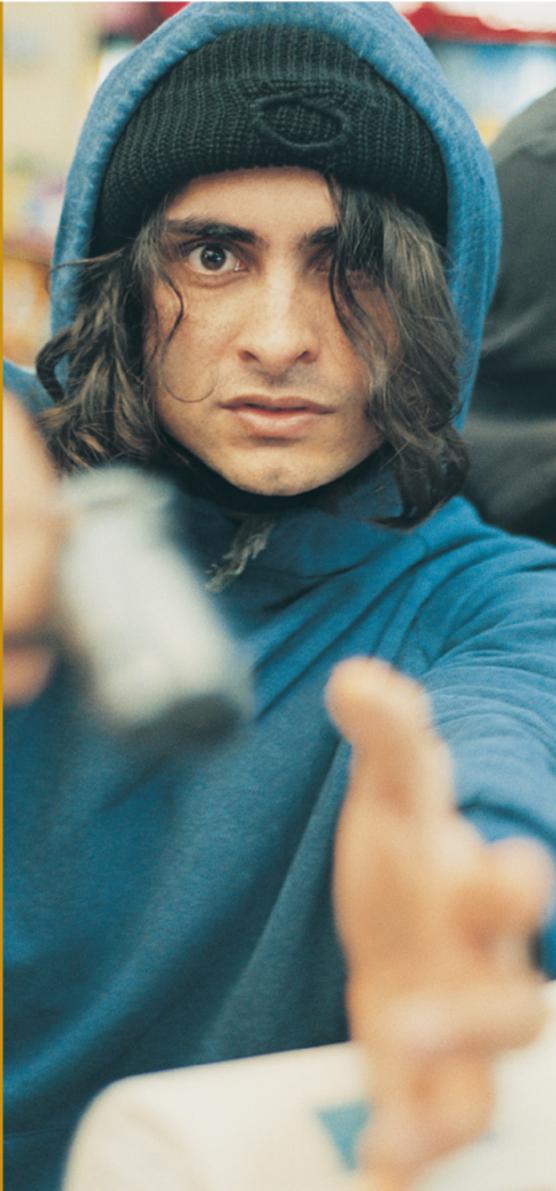
Personal Safety



ATM Safety

- 6. Be cautious if you are approached after a transaction. Go to a public place and stay there for at least 15 minutes if you think someone is following you.**
- 7. Never accept help from anyone, especially strangers who offer advice when your card gets “swallowed” or if they crowd you. They may be trying to watch you enter your PIN code.**

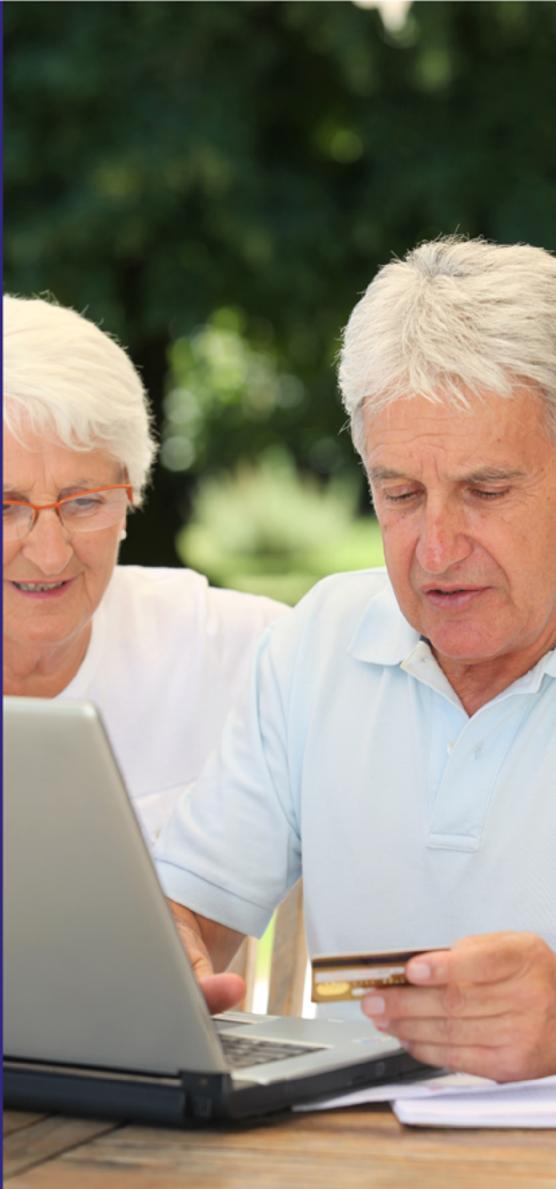
Personal Safety



ATM Safety

- 8. Surrender your card and money upon demand if you are held up and report it to your local law enforcement department right away.**
- 9. If available, use an enclosed vestibule with windows or select an ATM that has a station guard, working security camera, emergency telephone, and doors that lock.**

Personal Safety



Safety on the Internet

A “user profile” is information that you provide when setting up your Internet Service.

Never use personal information (your real name, age, address, or phone number) in your user profile. The information you provide is made available to others.

Personal Safety



Safety on the Internet

In addition, your computer will begin to collect information about you, including:

- Web sites that you frequent.
- how long you were there.
- if you downloaded anything.
- if you bought anything.

The sites you visit keep track of you, too.

Personal Safety



Safety on the Internet

Armed with your e-mail address or any other information available on public record (*marriage licenses, lease agreements, etc.*), anyone can find out more information or locate you.

Don't believe everything you see and hear on the Internet as the truth.

Personal Safety



Safety on the Internet

The computer also allows you to contact others without having to write a letter or pick up a phone.

Electronic mail (*e-mail*) is sending a letter by computer instantaneously anywhere in the world directly to the recipient.

Any e-mail can be copied, printed, or forwarded to others.

Personal Safety



Safety on the Internet

Using a password keeps others from accessing your e-mail or other accounts.

- A password should be different from a user name; choose it carefully.
- Unless you give your password to someone, it will make it difficult to break into your account to get your information.

Personal Safety



Safety on the Internet

Online Shopping

Shopping on the Internet can be perfectly safe. Legitimate companies provide secure sites.

Most utilize *firewalls* (an electronic barrier to keep out hackers) and *encryption* (a program that scrambles your credit card number before it's transmitted) to process your order.

Personal Safety



Safety on the Internet

- Ask how your information will be used before providing anything personal. **Use an online payment system** that provides privacy from the seller.
- Buy from companies that you know and trust. If you are unfamiliar with a company, check it out before buying.

Personal Safety



Safety on the Internet

- **Help avoid compulsive shopping by limiting shopping time, avoiding impulse buying, and considering affordability and genuine need.**
- **Look for a sign or picture of a lock to know if a site is secure.**

Personal Safety



Safety on the Internet

Online Gambling/Addiction

It's no secret that older people are particularly susceptible to spending too much money in real-life casinos.

One of the more common areas for senior **online addiction is in **online casino sites**.**

Online gambling sites operate from outside of the U.S. and aren't regulated by state gaming commissions.

Personal Safety



Safety on the Internet

Users are not protected as with real-life casinos from unfair house rules and gambling practices.

Unlike gambling away tangible poker chips or buckets of quarters, players may not realize how great their losses are until they receive their credit card statements.

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National Child Safety Council has developed senior safe® materials geared specifically to the needs of today's active Senior.

The senior safe® materials make it easy for law enforcement departments or other community groups to present vital information for daily living and safeguarding lives to a group of Seniors in any setting.

For a complete list of NCSC senior safe® materials and other programs, visit www.nationalchildsafetycouncil.org or call 1-800-327-5107.



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