Tip: Install a dedicated phone line for your computer that you can disconnect through an international long-distance line without your knowledge or authorization. You may disconnect your modem and then reconnect it to prevent further intrusion through your international long-distance line.

To find local FBI office, go to its website (www.fbi.gov) or call 800-876-7060 (24 hours a day, 7 days a week).

The Federal Communications Commission (FTC) is the federal agency responsible for regulating your telephone service. Go to its website, www.fcc.gov, for more information on how to review your telephone bill, how telephone services are regulated, and how to obtain a copy of your call detail records.

There are numerous federal, state, and local law enforcement agencies that investigate and prosecute Internet crimes. The Internet offers you many ways to notify law enforcement of criminal activity. Online complaint forms are available on the websites of government agencies and other organizations that are working to fight certain types of Internet crimes.

To file a complaint by email, visit the National Consumer Complaint Center (IC3) at www.ic3.gov, or email fccinfo@fcc.gov.

If you use a dial-up modem to connect to the Internet through an international long-distance phone line or from an office, you may be at risk for having your modem hijacked and downloaded a program that will allow a caller on that phone line to control your computer. To avoid this, ensure that your modem is disconnected from the Internet whenever you are not using it and that the modem is turned off when you are not using it.

To protect yourself from fraud, you should:

- Be cautious about signing any document that authorizes someone else to use your computer or Internet account.
- Do not click on a link in an email message unless you are sure that the message was sent by a person or organization you trust.
- Do not give any personal information, such as your Social Security number, account numbers, or passwords, to anyone over the Internet.
- Use strong passwords for your Internet account and change them regularly.
- Be aware of the risks of computer viruses and spyware, and use software to protect your computer from these threats.

Further information on how to protect yourself from fraud is available on the websites of government agencies and other organizations that are working to fight Internet crime.
The telephone is among the greatest inventions of the modern age. From the days of the party line to the days we can make phone calls from space, telephones have improved our lives immeasurably. They give us peace of mind. But telephones are also prone to fraud, and know how to spot—and prevent—a phone fraud. Don’t be a victim. Educate yourself about phone fraud. Here are some tips to avoid phone fraud:

**Beware of phone slamming:**

A fraudulent carrier may change your long-distance service without your permission or knowledge. Beware of phone “slamming.”

**Beware of phone cramming:**

Like many consumers, you may choose to have legitimate local phone service added to your phone bill. This may result in charges for services you did not use. Beware of phone “cramming.”

**Beware of phone calling cards:**

If you receive phone calling cards added to your phone bill. This may result in charges for services you did not use. Beware of phone “cramming.”

**Beware of phone voice mail fraud:**

Hackers can compromise your voice mail system to make international calls at your expense. Beware of voice mail fraud.

**Beware of phone subscriber fraud:**

People who are victims of identity theft often find that someone is using their name to set up a cell phone account in their name. Beware of cell phone subscriber fraud.

**Beware of phone credit card fraud:**

A criminal who obtains your personal information can use it to set up a cell phone account in your name. Beware of credit card fraud.

**FOLLOW THE RULES OF THE ROAD**

For more information about good cyber citizenship.

Tip: Never give out personal information on the Internet unless you understand what the operator is asking.

Tip: Call splashing is only legal if you request that the call be routed first to a distance call center. As a result, you will be billed as if you made the call from the distant location rather than from your actual location, resulting in higher rates. Don’t consent to any call transfers that need your care and consent to this practice.

If your computer operating system allows file sharing, disable it. File sharing could be used by others to monitor radio wave transmissions to determine your location, some international locations have telephone area codes that need your care and consent to this practice.

Disconnect your computer when you’re not on the Internet. If your computer becomes infected, you might pass these viruses on to other computer users without realizing it.

Never enter an area that charges for services without first getting your parents’ permission.

If you receive pornographic material or threatening email, save the offensive material, tell your parents, and contact your Internet service provider and your local law enforcement agency.

If you open an email by mistake, don’t click on links or download files that came with it.

Don’t open an email from someone you don’t know. It might contain a virus.

If your computer becomes infected, you might pass these viruses on to other computer users without realizing it.

Beware of call “splashing.”

Call splashing can happen when you place a call from a public phone. You may believe that you are using your preferred long-distance carrier, but your call is actually billed as if you made the call from a distant location.

Tip: Call splashing is only legal if you request that the call be routed first to a distance call center. As a result, you will be billed as if you made the call from the distant location rather than from your actual location, resulting in higher rates. Don’t consent to any call transfers that need your care and consent to this practice.

Tip: Change your default password immediately.

Choose a complex voice mail password of at least six characters. If a computer program can remember a password of five or six characters, it can crack any password you choose and use it to set up a cell phone account in your name. Beware of cell phone subscriber fraud.

**TAKE CARE OF YOUR COMPUTER**

Kids: Be a Good Computer Citizen. If you’re a child, parents or guardians usually have the billing statement for your computer. If your computer becomes infected, you might pass these viruses on to other computer users without realizing it.

TAKE CARE OF YOUR COMPUTER

You’re probably someone’s child, birthday, or Christmas present. You may have a lot of friends, but you’ve got to take care of your computer too. Take care of your computer, and it will take care of you.

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