Did you know that there is a special day set aside to remind you to clean out your computer? Feb. 8 is the day to clean out your computer. Computers have been our salvation and our downfall as we have increasingly used them to store all our financial information.

We’ve heard a lot recently about data breaches and keeping your personal financial information secure. The recent problems were caused by hackers breaking into a business’s records. Though we wonder why the business didn’t guard our numbers better, there is no doubt that its computers are much harder to crack than our home computer. Our home computers have a wealth of information just ripe for a crook to tap. Now is the time to secure your information. The Federal Trade Commission gives us these hints on keeping your devices secure.

Use security software. Install anti-virus and anti-spyware software and a firewall. Update these often. Be sure to update security patches for operating system and software programs.

Watch for phishing scams. As emails come in, don’t open files, click on links or download programs from someone you don’t know. These can expose your computer to viruses and spyware that can capture passwords or general information as you work.

Know who you are talking to. Don’t give out personal or financial information unless you know who is on the other end of the message. Unless you have started the discussion over the phone or email, don’t share any information. Verify links in a message by using your browser to find them independently on the web.

Pay attention to wireless connections. If you are in a public place and using Wi-Fi, see if your information is protected. If you use a secure website, it will protect the information to and from that website. Open another site and all bets are off. If you use a secure
wireless network, all the information you send is protected. Make sure your network is secure, particularly when you are transferring personal information.

Make sure that there is a small lock icon on the page before you send any financial information. This lock means that anything you send is secure.

Keep them secret — passwords, that is. Choose strong passwords, include letters and numbers, capitals and lower case. Don’t use the same password for all accounts. Don’t use the automatic feature that saves your user name and password. Anyone that opens your computer can sign into your accounts. Once your have finished your business, be sure to log off. Laptops are particularly vulnerable. They can easily be left behind or stolen, leaving all your financial information for others to open. Make sure your laptop has a password and don’t use your laptop for financial transactions if you can avoid it.

Throw it away, but not with your information on it. Safely dispose of your cell phone and your old computer but not before you wipe out any personal information. Use a wipe utility program on your computer and check the manufacturer’s instructions on your phone for instructions.

Don’t overshare on social networking sites. If you put too much information on these sites, a thief can put together enough information to break into your accounts.

Remember to clean your computer this week and always protect your personal information from others.

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