

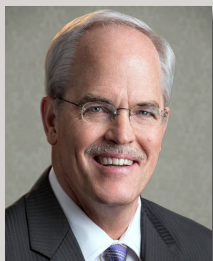


Living in a Digital World—Part 1

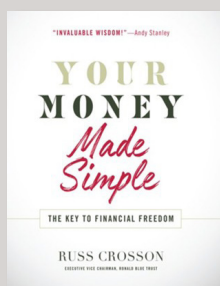
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If you're like many Americans, you wake up to an alarm set on your phone then check news headlines, email, or social media while you drink your coffee. Depending on your agenda for the day, you may pull out your laptop to get some work done, attend a video meeting online, or place a grocery order from an app on your phone. Of course, there are texts from your family and friends to answer, calendar reminders, and the latest digital crossword to complete.



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Technology has shaped our everyday lives in profound ways, especially this year as work and school moved exclusively online for many of us for several months. Given how much technology impacts our daily lives, it's hard to believe that IBM didn't introduce its first personal computer until 1981,¹ and only slightly more than half of Americans were using the Internet 20 years ago.² Who would have believed that the Jetsons' futuristic videophone in the 1962 cartoon would one day become a reality similar to the conversations we have through screens today?

There's no question that how we communicate and interact with others and the world has changed immensely. The digital world is always expanding, and we continue to become even more dependent on it and its conveniences. However, we must also be mindful of how to manage its challenges and pitfalls to stay safe while online.

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Fighting Fraud

Online safety is an issue for all Americans, but older adults and children are particularly vulnerable. Hackers are using the disruption created by the recent pandemic to target people and steal personal information from them by posing as trustworthy figures.³ Cybercriminals have seen an opportunity to exploit people's fears through scam emails that trick recipients into divulging personal information and account numbers. Also known as "phishing," hackers may use fake emails, text messages, or copycat websites to try to steal personal information such as credit card and bank account numbers, debit card PINs, and account passwords. As an example, scammers are sending Amazon customers fake emails in an attempt to get them to provide personal information. Usually, these emails are formatted to look like they are from an official department, like billing, and they warn of account suspension or ask the recipient to "verify" the account as soon as possible.

If you don't recognize the sender of a document or file that needs to be downloaded, delete the email immediately without opening it to avoid getting a virus on your device. You should install virus protection software on every computer you own and update it regularly. You also can purchase software that helps remove unwanted spyware programs that report your computer activity to others.

Here are some tips to help you protect yourself and your personal information:

- Be wary of emails that contain spelling errors, incorrect grammar, or inconsistent information.
- Be cautious when dealing with individuals outside of your own country whom you do not know personally.
- Never give your credit card information over the phone unless you initiate the call.
- Do not reply to emails asking for personal or financial information.
- Always compare the link in the email to the link that you are directed to.
- Log on to the official website, instead of clicking the link in an unsolicited email.

¹www.computerhistory.org/timeline/1981/

²www.pewresearch.org/internet/fact-sheet/internet-broadband/

³www.cnbc.com/2020/04/15/coronavirus-cybercriminals-are-targeting-people-through-phishing-scams.html

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