ONLINE SHOPPING TIP SHEET

According to the U.S. Department of Commerce, over $300 billion in business will be conducted over the Internet during the first decade of the new millennium. Chances are good that you'll be one of those people making a purchase online soon, if you haven't already. Here are some tips to help ensure that your cybershopping experience is a safe and satisfying one:

1. Location, Location. If you're interested in trying a new online merchant who you're not familiar with, ask the company for its physical location (address and phone number) so that you can check on its reliability with outside organizations like the Better Business Bureau (BBB) and consumer agencies.

2. Customer Satisfaction Policy. Determine the company's refund and return policies before you place an order. If online companies can't offer concrete commitments on how they will handle any potential problems you may have with their products or services, reconsider doing business with them.

3. Protect Your Passwords. Never give out your Internet password. When creating a password, avoid using established numbers, such as your house number, birth date, or your telephone or Social Security numbers. If the site asks you to create an account with a password, never use the same password you use for other accounts or sites.

4. Leave Nothing to Chance. Be sure you have a thorough understanding of everything involved before making an order. Be clear on the price and any shipping and handling charges. Know the terms of any product or service guarantees. Find out how long it will be before you receive your order. Federal law requires that goods and services be delivered within 30 days, unless a different delivery period is specifically stated by the merchant.

5. Guard Your Personal Information. Only provide your credit card information or Social Security number online in a secure environment. Look for the prefix **https**:// . . . in the Uniform Resource Locator box which lists the website's web address to be sure that a site you are using is secure.

6. Check For Reliability. Check a company out with your Better Business Bureau. For the phone number or address of your nearest BBB. Also look for a reliability seal from a reputable online consumer protection program such as BBBOnLine (www.bbbonline.org).

7. Keep a Paper Trail. Print out the "address" of the company site you are on—its Uniform Resource Locator (URL). The URL ensures that you are dealing with the right company. It's also a good idea to print out a copy of your order and confirmation number for your records.

8. Know Your Consumer Rights. The same laws that protect you when you shop by phone or mail apply when you shop in cyberspace. Under the law, a company must ship your order within the time stated in its ads. If you decide to pay by credit card or charge card, your transaction will be protected by the Fair Credit Billing Act. If you are not comfortable entering your credit or charge card account number online, call it in to the company's 800 number or fax it.

A Quick Checklist

To help you shop safely online, take the following common sense steps:

- Don't Rely on a Professional Looking Website as Proof of a Company's Quality or Good Reputation.
- Investigate a Company or Seller Before You Buy.
- Find Out Where a Company is Physically Located to Help Avoid Overseas or Offshore Scams.
- Never Give Out Your Bank Account Number, Credit Card Number, or Personal Information Unless You're Certain a Company is Legitimate.
- Pay for Your Purchases by Credit or Charge Card which can be Protected Under the Fair Credit Billing Act.
- Start with a Small, Inexpensive Purchase to See How the Company Handles Your Order.
- Find Out About a Company's Return and Refund Policies Before You Purchase.
- Always Use a Secure Internet Browser That "Encrypts" or Scrambles Your Personal or Financial Information.

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