

### Using Credit Cards (and Debit Cards) for Online Purchases

The parent company of TJ Max and Marshalls announced recently that their computer system had been hacked. The hackers managed to steal the credit card details of no less than 45.7 million North American and U.K. customers. With revelations such as this I am often asked "Is it safe to use my credit card on the Internet for purchases?"

My answer is this: as far as I know all known reports of stolen credit card numbers have been stolen from the company's computer database system. There have been no reports of credit card information being stolen during transmission through the Internet to the company's database.

What this means is that it does not matter if you call a company's toll free phone number and place an order over the phone or instead you visit the company's website and order online. Either way your credit card information is stored in a computer database at the company and thus vulnerable to theft from there.

So unless you are going to give up using credit cards all together using a credit on a reputable company's website is no more dangerous than picking up the phone and calling the company directly.

If you are still concerned about using a credit or debit card on the Internet my advice is to set aside one card for online purchases. That way you can closely monitor the statement and spot any fraudulent activity right away.

### Personalized Email Address

- Thinking of switching Internet Service Providers (ISP) but don't like the idea of having to switch your email address?
- Do you want to be able to read and send your email from multiple computers when traveling or at a second home?
- Do you get too much spam?

Now might be the right time to get your own domain name like pctutor.com. I have had the same email address for over 10 years now even though I have had close to ten different Internet Service Providers over that same time. You never knew when I changed ISPs because my email address never changed.

When you own your own domain name you can change ISPs all you want and none of your contacts need to know about it. So if your ISP is bought out by some other company you are not forced to change your email address once again.

Or, if you see a better deal with another ISP and want to switch you can without having to tell all your contacts that you have a new email address.

Or, if you would like to get your email from multiple computers while traveling or at a second home and see the same messages in the Inbox no matter where you are, then owning your own domain name is the way to go.

Prices have come way down for domain names, personalized email and website hosting so having your own `firstname@lastname.com` (if available) is very inexpensive these days. And the best part is you get to keep your email address for the rest of your life no matter who your ISP is.

- Domain name and email only ~\$20/year
- Domain name, email and website ~\$36/year (even if you don't plan to have a website you can use this space for off-site backup storage for your important files.)

These prices also include as many different email addresses at your domain name as you want and spam filters, which by-the-way, you won't need as much, because when you have your own domain name you get much less spam than when your email address is with AOL, Verizon, Earthlink, Comcast, etc.

So if you are about to switch ISPs, buy a new computer or start traveling more, now might be a good time to get your own personalized email address. Let me know and I will walk you through the conversion. You will end up telling your contacts one last time that you have a new email address and then that will be it. As long as you continue to pay for your own domain name your email address will never have to change again.

**Personal Computer Tutor**  
Claude Kerno  
719.650.9916  
ckerno@pctutor.com - [www.pctutor.com](http://www.pctutor.com)

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