



As electronics continue to evolve, they make travel easier. You can use your smartphone and car GPS to book motels, check out restaurants and avoid traffic tie-ups. While flying, you can watch movies, read books and check out the latest stock market quotes. So, what else is happening in cyberspace?

Your credit and debit cards permit you even more flexibility in your electronic financial dealings. However, along with all that easy in-and-out flow, there's also growing potential for clever cyber thieves to break in and steal from you. For example, they'll get close enough to you in a bank, cash machine, restaurant, store, theater ticket booth or other crowded places where people need to flash their cards. Once in place, they can instantly electronically skim your info. Their little thievery cameras are as innocuous as a wristwatch dial or pinky ring, but can cause lots of damage to your accounts.

Card skimming throughout the world is a multi-billion dollar underground industry and ever expanding, as the miniaturized cameras and other electronic devices become more effective. Federal Trade Commission reports that just in the U.S. annually, as many as ten million people have their credit and/or debit card identity hacked electronically.

There are many websites with continuously updated info on how to prevent the cyber robbery. One example is [www.consumer.ftc.gov/.../0216-protecting-ag...](http://www.consumer.ftc.gov/.../0216-protecting-ag...) [Federal Trade Commission](http://www.consumer.ftc.gov/.../0216-protecting-ag...)