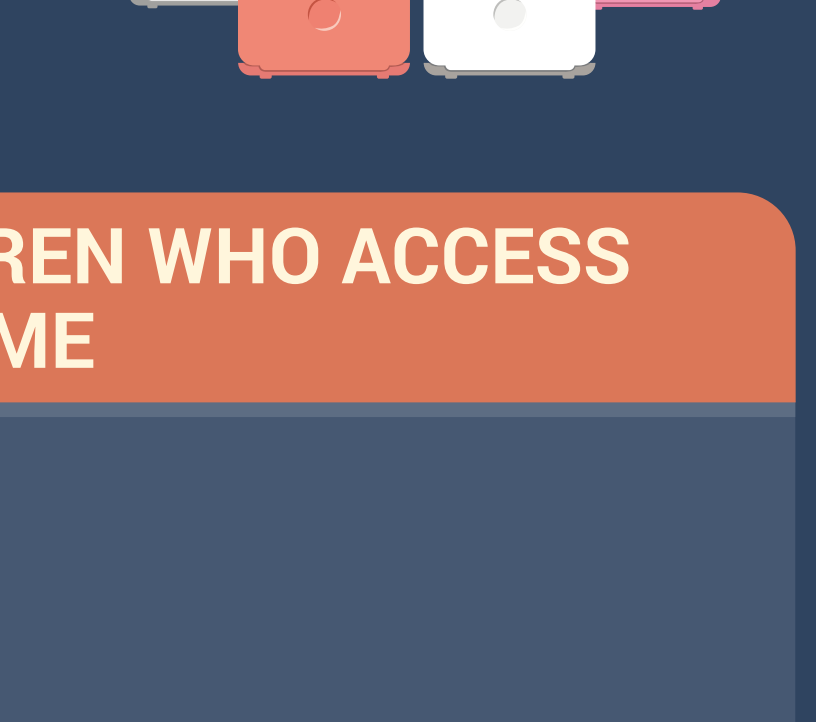


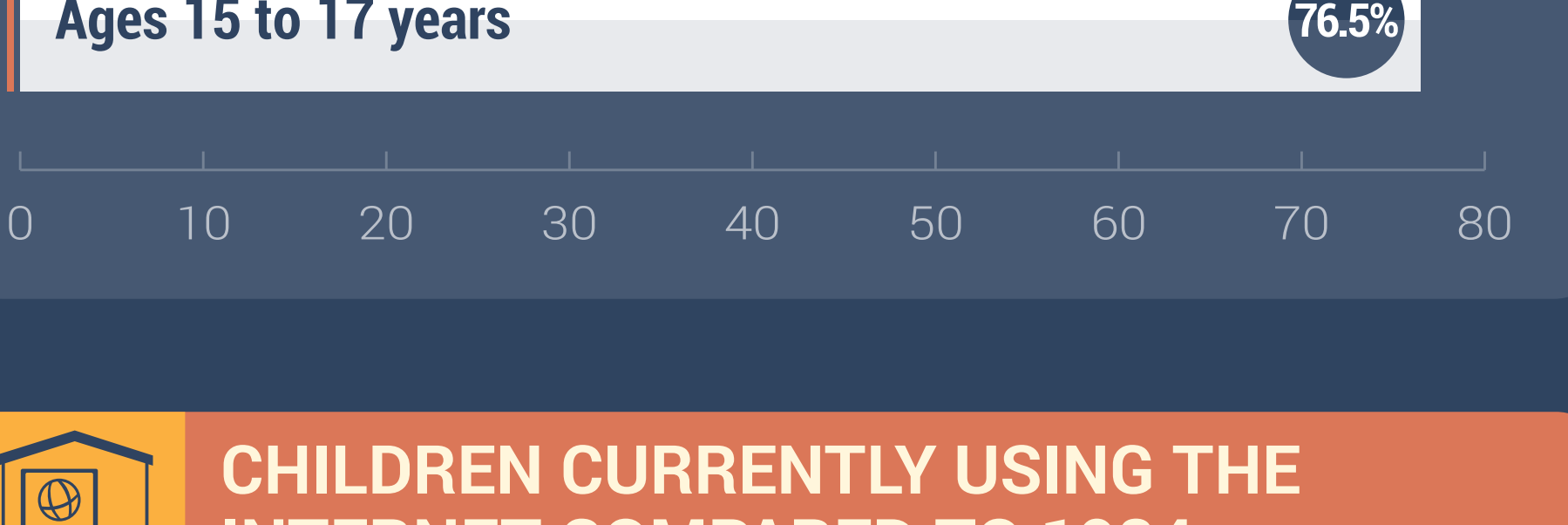
KIDS SECURE ONLINE

By now it is hardly a surprise that the Internet is woven into nearly every facet of our daily lives. It should also come as no surprise that children are discovering and learning how to use mobile devices, social media and other online tools at an early age and in greater numbers. It is critical that parents understand how often their children are online as well as the risks they will encounter, in order to protect them from potential dangers.

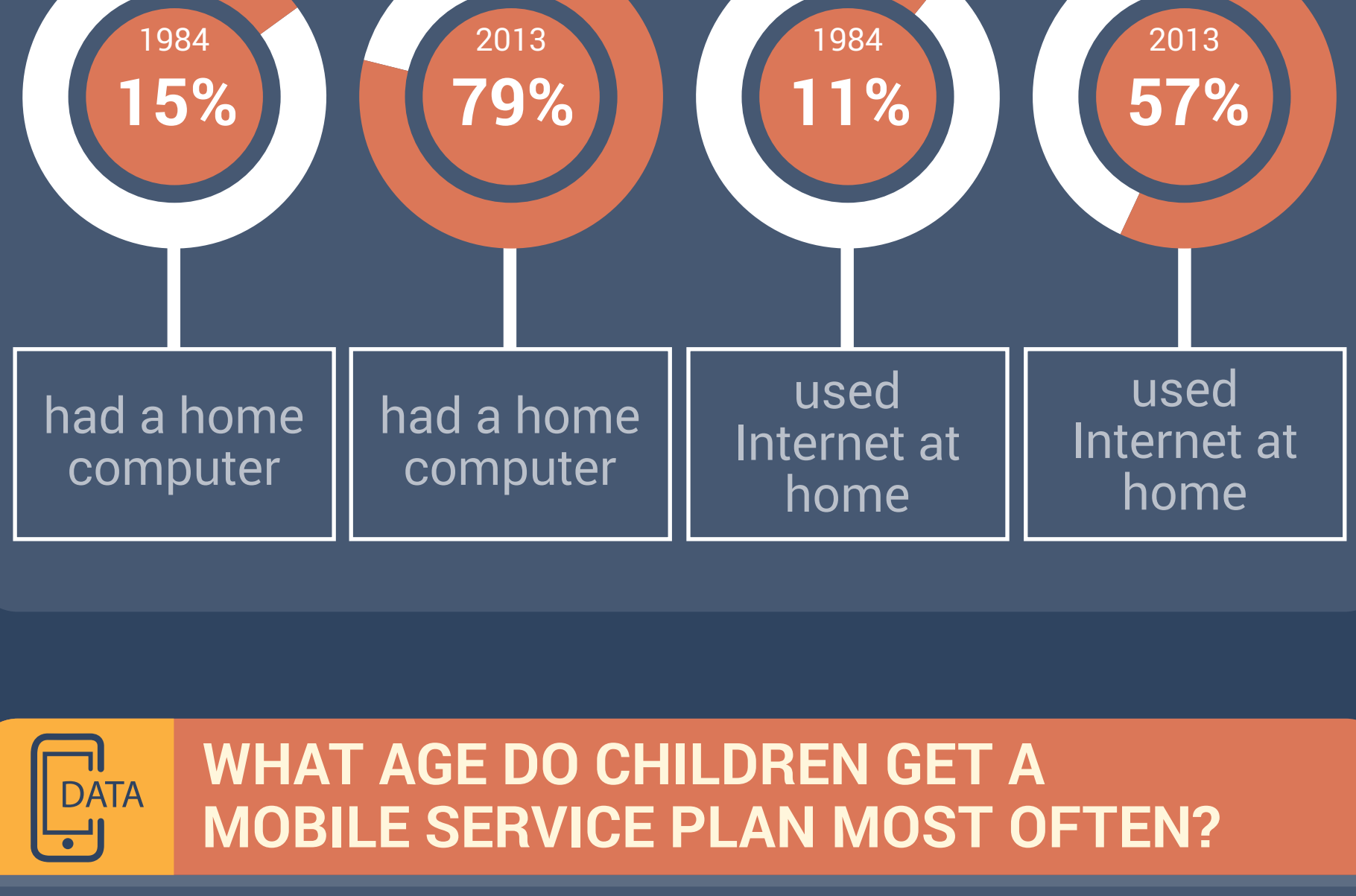
CHILDREN'S ACCESS TO THE INTERNET



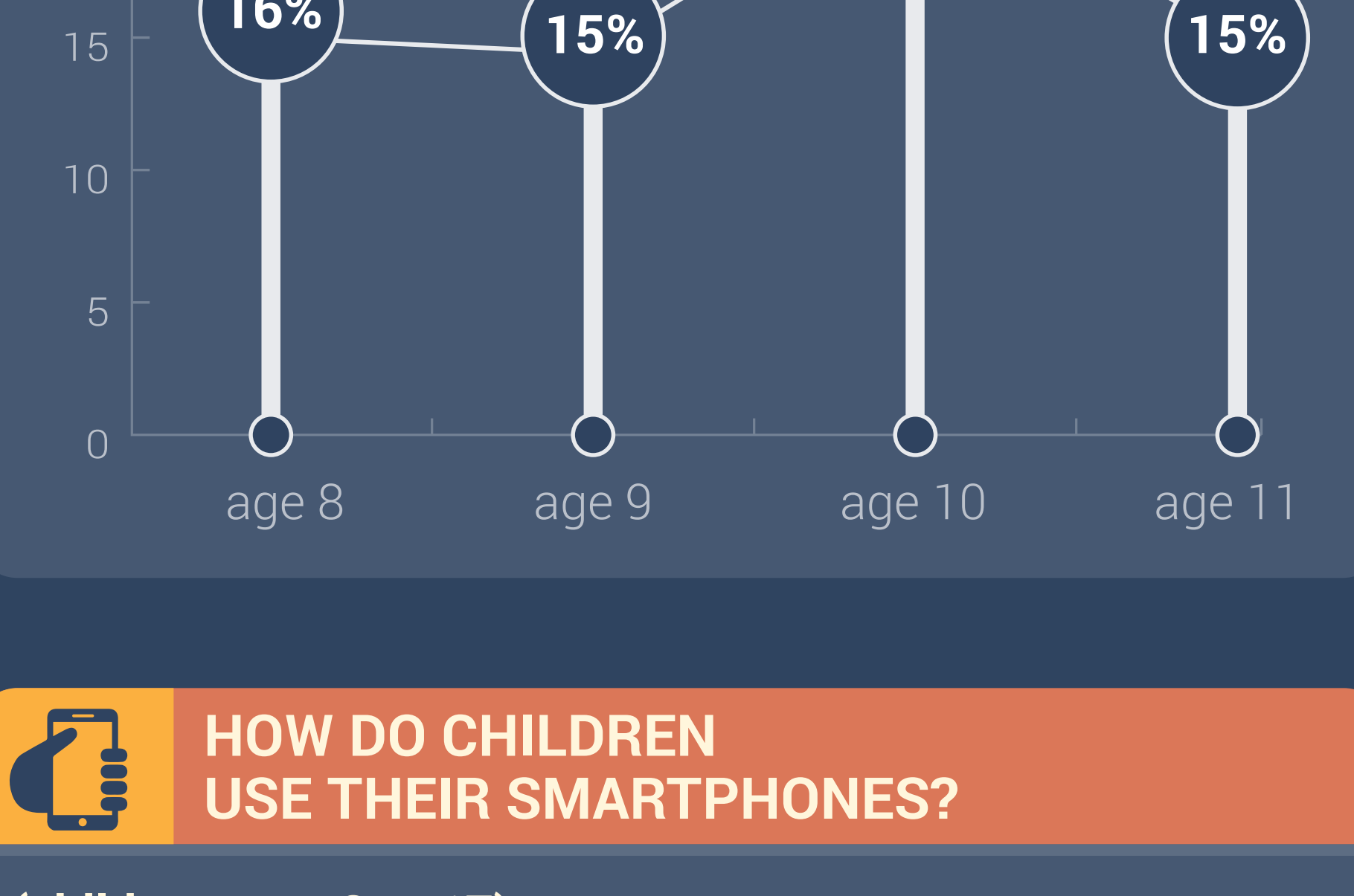
AGE RANGE OF CHILDREN WHO ACCESS THE INTERNET AT HOME



CHILDREN CURRENTLY USING THE INTERNET COMPARED TO 1984



WHAT AGE DO CHILDREN GET A MOBILE SERVICE PLAN MOST OFTEN?



HOW DO CHILDREN USE THEIR SMARTPHONES?



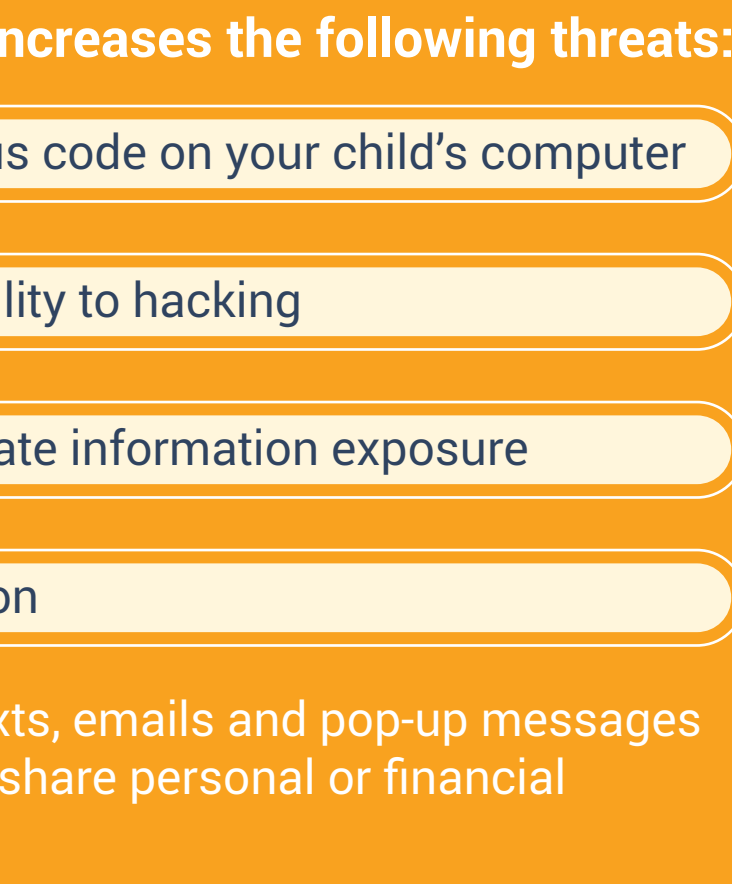
PROTECTING THEIR INFO RESPONSIBLE SECURITY

The Danger of Child Identity Theft

The Federal Trade Commission states that a child's Social Security number can be used by thieves to apply for benefits, credit accounts, loans or housing.

Identity theft for children was 51 times higher than the rate for adults, according to a 2011 report by the Carnegie Mellon University's CyLab.

1 in 40 families had at least 1 child whose identity was compromised, according to a 2012 survey by the Identity Theft Assistance Center and the Javelin Strategy & Research.

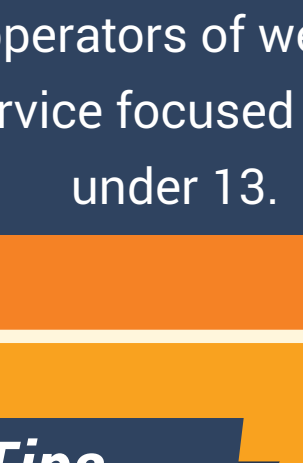
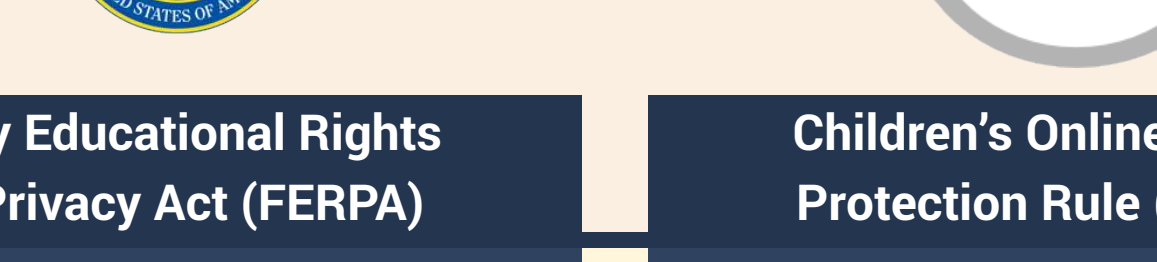


Other Information Privacy Risks Parents Should Know

- ✓ Peer-to-Peer File Sharing – Sharing files, music, games or videos through file sharing applications.
- P2P file sharing increases the following threats:
- Installing malicious code on your child's computer
 - Greater susceptibility to hacking
 - Sensitive and private information exposure
 - Federal prosecution
- ✓ Phishing – Fake texts, emails and pop-up messages coercing people to share personal or financial information.



Understand the Laws Protecting Families



Family Educational Rights and Privacy Act (FERPA)
Gives parents rights regarding their children's education records.

Children's Online Privacy Protection Rule (COPPA)
Limits the collection of personal data by operators of websites and online service focused on children under 13.

Responsible Security Tips for Parents and their Kids

- ✓ Keep your child's paper and electronic records safe.
- ✓ Do not share your child's SSN with untrustworthy parties.
- ✓ Pay attention to school's forms and notices being sent home.
- ✓ Find out if there is a credit report in your child's name when they turn 16.
- ✓ File an identity theft report with the FTC.
- ✓ Be aware of warning signs, such as:

| | | |
|---|---|--|
| Receiving bills or calls from credit collectors in your child's name. | Receiving an IRS notice that says your child has not paid income taxes. | Being denied government benefits because another account is using your child's Social Security number. |
|---|---|--|

PROTECTING OUR KIDS ONLINE PARENTAL CONTROL

Predatory Dangers Kids Face Online



- Cyberbullying**
33.8% of children between ages 12 and 17 have been cyberbullying victims.
- Sexual Predators**
1 in 7 children have been sexually solicited online, according to the National Center for Missing and Exploited Children in Alexandria, Virginia.
- Exposure to Pornography**
- Damaged Reputations and Embarrassment**

Taking an Active Role in Protecting Your Children

- ✓ Communicate about online dangers, predators and cyberbullying
- ✓ Create a supportive, open and positive environment
- ✓ Block inappropriate material
- ✓ Keep computers in the common area
- ✓ Spend time with your children online
- ✓ Monitor their email and social media accounts

ESTABLISH STRICT ONLINE RULES, FOR EXAMPLE:

- 1 Never share personal information.
- 2 Don't connect with people whose identity you don't know.
- 3 Use good judgment when sharing photos and videos.
- 4 Do not bully others online and do not stand for bullying.

With all of the potential dangers children face online, parents must take preventative measures to keep their children safe. This requires taking an active role in educating themselves and their family and setting examples for their children to follow.