

# Free Wi-Fi: What it May Really Cost You

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Have you ever wondered about free Wi-Fi access and if it is safe for you to use? It seems like everyone is offering free Wi-Fi service to get some of your business, or just to be friendly.

*“Hi, welcome, come on in, walk-by, drive-by, or live nearby and get free Internet access...no purchase required!”*

Sounds good, doesn't it? Did you notice something missing from that offer, how about security? Is it safe for you to be on that free Wi-Fi service?

Free Wi-Fi service is usually unsecured, unencrypted, and one of the easiest services to exploit. Everything you are doing on free Wi-Fi can be monitored by the business providing the service. While you are cruising and surfing on that free access, transferring money, checking your credit card statement, or checking your email, the providers can see or capture all of it. Mom and pop may have let junior set up the service and junior may have needed a way to boost his online buying power. It isn't hard for him to route all Wi-Fi traffic through his computer and catch you accessing your bank account, eBay, or anywhere you may initiate a transaction.

What if you knew mom and pop were smart enough and honest enough not to let that happen. Are you still safe? Not really, when you connect to anyone's free Wi-Fi service, like the one at Samson's Bistro, how do you know you really connected to the Samson's Bistro Wi-Fi service? You could have connected to a Wi-Fi service hosted from the table right next to you. That's right; the guy sitting at that table, quietly nursing a white-chocolate-mocha, could have a wireless router and laptop in his backpack and serving Wi-Fi connectivity too. His service might have had the strongest signal and your Wi-Fi device went straight to it and asked if you wanted to connect. If you are like many of us, you probably said yes and never gave it a second thought, or you have your device setup to auto-connect.

If you connected to white-chocolate-mocha man's service, all your Internet traffic is now going through his laptop. You might just as well have taken that piece of paper out of your wallet, the one that has all your passwords on it, handed it to him and said, “The third character in the second password is the “number one,” not a lower case “L,” enjoy.”

Okay, what if you really did connect to the real Samson's Bistro Wi-Fi service, are you safe, now? Nope! Just like signals moving through a wire, signals moving through the air can be captured; this is commonly referred to in the trade as “sniffed.” White-chocolate-mocha man could just as easily sit at his table sniffing all the wireless traffic in Samson's Bistro with a free sniffer. Depending on the sniffer and other tools on his laptop, he could capture the information from your traffic that he needs to purchase that Rhino Man action figure off eBay before you knew what hit you, or your credit card.

*“Okay, what about at home? I'm still good to use my neighbor's Wi-Fi, right? If he isn't going to secure his wireless that's his loss and my gain; right?”*

The short answer is still no. You may think you are getting one over on your neighbor, but your neighbor may really be getting one over on you. Have you noticed new email messages opened and read before

you read them, and have you noticed your web camera on when you thought it was off? It is possible you picked up a virus or something from one of those social networks, but it is also possible that your neighbor is a lot savvier about Wi-Fi than you think. While you were watching the latest viral YouTube video through your neighbor's Wi-Fi, your neighbor, white-chocolate-mocha man, was searching your computer. You may think it didn't cost you anything to use his Wi-Fi service, but you just helped him purchase that white-chocolate-mocha machine he has always wanted. While you were accessing his Wi-Fi service, he was accessing your computer and found your checkbook and credit card information. You really got one over on your neighbor, didn't you?

Now, you may be wondering if ANY unsecured, unencrypted Wi-Fi is safe. No, not even your own. Any Wi-Fi service that is not secured against uninvited guests is a vulnerability waiting to be found. Does this mean you have to be an Internet hermit and avoid all Wi-Fi services? No, if you are careful, you can safely enjoy Wi-Fi. You just need to remember a couple of things when using Wi-Fi service, even your neighbor's Wi-Fi:

***“Never access ANY web service or do anything on the Internet that you do not want to share with the world, and never have any personal financial information on the device you are using.”***

If you don't go to it, access it, or have it on your device, white-chocolate-mocha man cannot steal it. Keep your personal information on an encrypted thumb-drive or removable memory card, and leave it at home when you travel. You still have to worry a little about that ancient method of stealing where someone physically takes something from you.

Microsoft also has some rules for safe Wi-Fi surfing. You can find them at the website below:

<http://www.microsoft.com/security/online-privacy/public-wireless.aspx>

Y'all be careful out there. You worked hard for your money; make that thief work harder to get it.