

# Consumer Information from Mid Oregon Credit Union

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## Lock down your mobile phone

YONKERS, N.Y. (5/18/11)--Millions of mobile phone users store some kind of personal data on their devices, yet few users have taken precautions to secure their phones (*Consumer Reports* June 2011).

The 2011 national State of the 'Net survey, conducted by the Consumer Reports National Research Center, revealed that only 20% of mobile-phone owners use personal identification numbers (PINs) or passwords on their phones, despite using phones to access financial accounts and medical records and to store other sensitive data. Many phones hold comprehensive contact lists; some even contain a list of passwords.

In addition, there's been an increase in malware attacks against smart phones, most recently the DroidDream malware that infected about 260,000 Android phones. DroidDream was capable of hijacking passwords and banking credentials, but Google quickly shut down the app from Android Market and provided a tool to clean the malware from infected phones.

Last week a Senate Judiciary Committee hearing on mobile privacy raised questions about how much consumers know about data sharing and their phones. Federal Trade Commission panel member Jessica Rich, deputy director of the FTC's bureau of consumer protection, testified that most consumers who use location services are unaware that location data--tracked by mobile phone providers--may be used for marketing purposes (*Reuters* May 11). There is no privacy law to protect mobile-phone users, and consumers are not asked for consent to use the data.

Consumers Union recommends these mobile phone protection ideas:

- *Set up a PIN.* For most phones, go to Settings. For iPhones, look for a choice to set a passcode. Android devices have a "location and security" option.
- *Use free security services.* Many smart-phone makers have over-the-air backup, remote phone locating, remote phone locking, and data-erasing capabilities.
- *Install Lookout.* This software allows you to lock the phone--or even erase data--remotely.
- *Turn off GPS.* If you don't turn off the global positioning system, your photos could be geotagged.
- *Use caution when downloading an app.* Use recognized sources only, such as Apple's App Store, Google's Android Market, and Amazon's Appstore. Regardless of the source, read reviews and scrutinize requested permissions before downloading an app.

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