First, the benefits:

* Many online e-mail providers are free, or at least offer a free version of their services with somewhat limited space for messaging. Especially in an uncertain economy, free is good.

* By using these websites, you free yourself from the need to always update your e-mail software when new features or security patches are released. Plus, some may tout security benefits as these providers are more likely to update their software quickly if an exploit is found.

* Most e-mail providers can be accessed virtually anywhere that has an Internet connection and a web browser, with no additional downloads necessary and no extra configurations required – just sign on and go!

* If you change Internet Service Providers, you won't need to change your e-mail address. No more *@aol.com*, *@comcast.net*, *@verizon.net*, etc. addresses.

Now here are some cons to using these services:

* Most free web-based e-mail providers show advertisements next to or around your e-mail. While some ads may be text, other providers may use graphical or Flash ads that blink, animate, or otherwise prove obtrusive and annoying.

* Just as you must trust your Internet Service Provider, you must trust the company that runs your free web-based e-mail service to uphold their privacy statement and not read your e-mail. Note that even if your provider offers a privacy agreement, they still might read your e-mail if:

- You are suspected of violating local laws (or the laws of the host country of the free e-mail provider)

- A rogue employee reads your e-mail

* Speaking of local laws, what if the e-mail provider claims you violated their Terms of Service (TOS) agreement, either by breaking the law or by spamming? What recourse do you have, if any, and will the provider automatically cancel and delete your account, eliminating all of your e-mail? Even if you never plan on violating terms, passwords (especially weak ones) **can** be hacked, causing someone to spam from your account.

* What if the e-mail provider goes under or decides to shut down their service? This may happen unexpectedly, and you might not be provided with **any** warning – say bye-bye to

your e-mail! Plus, you would need to write all of your contacts and notify them that they must use a new e-mail address.

* Even though a web-based e-mail provider may update their software if an exploit is found, this doesn't mean it will happen immediately – or at all. If someone finds an exploit and sends you a rogue message before the provider spots and fixes the problem, you might be subject to a hacked account, installed malware, or other problems. Keeping your operating system, browser, firewall, antivirus, and anti-malware applications up-to-date can help prevent these things from occurring.

So if you weigh the pros against the potential cons and still wish to use a free web-based e-mail provider, what should you do to help mitigate any risks?

* When signing up for an account, don't just keep clicking "Next" or "I Agree" without carefully reading a provider's Terms of Service. Local laws may differ from the laws of the host country, so take some time to ensure your seemingly-harmless activities won't be treated as rule-breaking acts.

If you already have an account, you should still be able to read the Terms of Service. If you can't find them, look for a FAQ (Frequently Asked Questions) page or browse the online help files.

* Backup any important e-mail you cannot do without. This may be as simple as copying and pasting text into a document on your local machine, or the provider may have an export option that lets you backup messages en masse. For example, if a website has sent a login password to you via e-mail, don't rely on always finding the password when accessing your e-mail provider – either memorize the password or store a copy of it locally.

* Use a **SECURE** password – not just a simple word like secret or computer, and don't use your birthday either. If supported by the provider, use a password with a combination of upper- and lowercase letters, numbers, and even punctuation.

Free web-based e-mail providers offer many benefits over locally-maintained software packages. Besides the fact they are free, these providers offer flexibility in that you can access e-mail anywhere with just a user ID and password. You should know, though, that problems may arise from using these services. However, if you use a secure password, read the Terms of Service, backup important e-mail, and use anti-virus and anti-malware applications that may help if an exploit is found in the provider's software, you should be able to benefit from these free applications for years to come without too many worries.