

The Most Wonderful Time of the Year



Black Friday (Nov. 29) and Cyber Monday (Dec. 2) are almost here, with many sites offering pre-sales and early deals now. You may be shopping already! So whether you're an early bird or wait until the last minute, here are some tips to keep your internet shopping and sharing safe, merry, and bright.

Stick to recognizable websites and verify the URL before entering personal information. Check the website address (URL) to be sure it begins with "https:" instead of "http:" and for a padlock icon. If the padlock is closed, the information is encrypted.

Avoid using a debit card for your purchases; use credit cards instead since there are limits to your liability for fraudulent charges should your card be lost or stolen.

Naughty or nice? Avoid any deals that are too good to be true, especially free merchandise or gift cards. They're usually scams designed to steal your information. So, not nice.

Beware of public Wi-Fi. It's not secure, so don't use it to share sensitive information while shopping or banking.

EMAIL

Watch for:

- Fraudulent "order confirmations" or "shipping alerts"
- E-cards that want you to open an attachment or click on a link
- Fake notices about your 'alleged' compromised credit card

- Or a company manager you don't know asking you to make purchases for gift cards

What to do:

- Be suspicious of any unexpected email that wants you to click on a link, open an attachment, or ask you to confirm a purchase or account information.
- Hover your mouse over a link to see the actual URL. If the two don't match, or the link seems strange, don't click!
- Beware of any offers you receive by email or text from merchants you don't know. It could be a phishing attack.
- If you're even slightly in doubt, delete the email.
- If you're worried it might be real, contact the sender (your bank, FedEx, your boss, or the store claiming to send the order confirmation) to verify the email's legitimacy.

SOCIAL MEDIA AND ONLINE Scams:

- Pressure-driven "Black Friday" or "Cyber Monday" shopping scams
- "Friends" you don't know asking you for personal information or money
- Holiday-themed games, apps, or wallpapers infected with a virus (Ho-Ho-Nooo!)

What to do:

- Use extra caution with anything related to "Black Friday" or "Cyber Monday."
- Stick with well-known stores and visit their sites directly instead of clicking on links.
- Only support charities you know are legitimate. Give directly on their websites.
- Don't download unknown software you have not verified first

Now you're ready to get out and enjoy this most wonderful time of the year, safely and securely – no Scrooges allowed. *You got this!*