



Tis the season... for scams

Many of us associate the end of the year as a time of thanks and giving. But it's also a time of taking, as scammers and criminals get into the holiday spirit (maliciously, of course). Regardless of what holiday you do or don't celebrate, stay alert this season, both online and in real life!

Shopping IRL (In Real Life)

"Only available in stores" is a marketing tactic used by retailers to lure shoppers away from their screens. While you might not "get hacked" when shopping in real life, there are still security risks! This is particularly true on Black Friday, when hundreds of thousands of people flock to stores to take advantage of deals.

Situational Awareness

Don't get lost in your phone or tablet, and be aware of who might be peering over your shoulder. Stay calm in crowded areas. Know where all the exits are and have a plan going in. If you are with a group, set up rendezvous points. A little situational awareness goes a long way!

Pickpockets & Thieves

You should keep a close eye on your belongings and never ask a stranger to watch your stuff for you. If you have personal items in your pockets, such as a wallet or cash, place them in your front pockets which are more difficult to pick.

Card Skimmers

If you must get cash from an ATM, inspect the machine thoroughly before inserting your card. Criminals rig ATMs with cards skimmers to steal your information. That's why it's best to get cash from inside a bank location whenever possible. Routinely check your accounts to ensure no unauthorized or additional charges have been processed.

Public WiFi

Never access sensitive information when on a public network, which means no purchasing items online when using public WiFi! Cybercriminals love to eavesdrop on unsecured connections and will happily steal your information. To prevent this, use a VPN (virtual private network) which encrypts your data. Even then, be sure you are on a secure, reputable site and keep the personal information you put into the forms to a minimum.



Online Shopping

No crowds. No lines. No traffic or busy parking lots. Just you, your computer, and a bunch of cybercriminals. The convenience of shopping on the internet obviously comes with risks. But savvy shoppers know how to identify threats and how to avoid them.

A SAVVY SHOPPER ALWAYS VERIFIES THE LEGITIMACY OF A WEBSITE. Scammers create bogus sites intended to steal information or sell knockoff, inferior products. You can avoid this by double-checking the URL and making sure you have a secure connection (https). Look for the green padlock!

A SAVVY SHOPPER KNOWS WHEN A DEAL IS TOO GOOD TO BE TRUE. An 80-inch TV shouldn't be priced like an eight-inch tablet. If you find a deal selling something for a price that doesn't make sense, chances are it's a scam. Be especially suspicious if the phishy deal ends up in your inbox (versus finding it while shopping). In other words, think before you click!

A SAVVY SHOPPER GOES INCOGNITO. Ever notice how a product you searched for ends up in the advertisements you see on various websites? It's called *targeted advertising*, which is made possible by cookies. You can eliminate it by shopping with your browser in privacy or incognito mode, or use an alternative web browser that doesn't store or track information.

A SAVVY SHOPPER USES STRONG PASSWORDS AND KNOWS THAT LESS IS MORE. When setting up online accounts to make purchases, it's vital that you use a strong, unique password, and never give out more information than needed. No online retailer needs your national ID number, for example. Only provide the minimum amount of data necessary to complete your transactions!



Gift Card Scams

Gift cards are a great way of saying "I don't know what to give you this year, so here's some money to get exactly what you'd like!" Just know there are a number of scams to be concerned with when purchasing gift cards. Avoid those reseller sites that offer cards for less than the original value. While it's a great way to save money, there is no guarantee that you'll get what you paid for. **Generally, to circumvent getting scammed or inadvertently giving a bogus gift, buy online gift cards from reputable sellers like Amazon, Walmart, Best Buy, etc.** And if you decide to buy a physical gift card, read the fine print. Some cards have a shelf life and usage fees, neither of which make for great gifts.