



## Tips for Online Holiday Shopping

November 30, 2023

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The holiday season is a busy time for everyone, especially cyber thieves. While shopping online for the best deals, it's critical to be aware of common scams and risky online behavior that could ruin the holidays. Keep these tips in mind to better protect yourself.

### **Be careful when checking e-mail.**

The volume of phishing e-mails increases during the holiday season. Pay extra attention to e-mails that:

- Are unexpected or unfamiliar
- Look sloppy or unprofessional
- Prompt you for an immediate response
- Promise deals that are too good to be true

### **Choose credit over debit.**

Better consumer protection against fraud is available when using credit rather than debit. If you ever fall victim to fraud, you're much more likely to be recompensed for activity on your credit card than your debit card.

### **Check your browser's address bar.**

Ensure that the online retailers you visit use **https** in the address bar (e.g., <https://www.amazon.com> rather than <http://www.amazon.com>) so that any payment information you enter is better secured.

**Monitor your financial accounts.**

Contact your bank or credit card company immediately if you notice something suspicious. The sooner you say something, the better chance you have of remediating any potential loss.

These tips are especially relevant during the holiday season, but be sure to follow them throughout the year, too.

My staff and I deeply appreciate the continuing opportunity to work with you. Please let me know if you have any questions or requests. Thank you.

Sincerely,

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