



SAFE ONLINE SHOPPING

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Online shopping for the Holidays

Who doesn't love a great deal and soon after the Thanksgiving turkey many of us will be focused on Black Friday or Cyber Monday. Holiday shopping has shifted to be more online in nature but don't let the frenzy of getting that deal lead to risky behavior. We should all take some basic precautions to help protect ourselves from identify theft and fraud this season. Here are some helpful tips as we search those online sales.

Credit vs. Debit

Most debit cards operate no differently than a credit card and can be used for almost any internet purchase. There is one key difference, debit cards provide access to your banking information. If your debit card gets compromised you'll be fighting for your money rather than the credit card companies. You should use credit cards when making purchases online or PayPal which is increasing its purchase protection for the holidays.

Mobile shopping

Taking a break at the coffee shop after battling the crowds at the mall doesn't mean you'll stop searching for the perfect gift. Shopping from your mobile device puts the mall next to your latte. The convenience that comes from mobile also introduce risks.

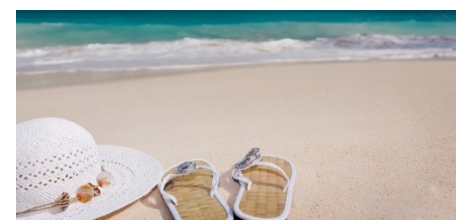
Transmitting private information over public WiFi can be monitored. Ensure your connection is encrypted with valid security certificates.

Finding the best price

Don't be tempted to click to an unfamiliar website just because they have the gift you've been searching for at a ridiculous price. These sites may be hosted by cyber thieves looking to steal your financial information or infecting you with malware. Try to stay with well-known retailers but if you must use PayPal on sites you don't normally frequent.

Keep Calm and Shop On

Its easy during the holiday season to get caught up in the sense of urgency and anxiety when shopping. Don't let the hectic nature of the season keep you from exercising common sense. Only give information that you know is required when making an online purchase. Be leery of too good to be true deals. Be cautious of emails with links that provide unheard of discounts on merchandise. The holidays bring the perfect storm of circumstances for cyber criminals to take advantage of online activities.



Safe Cyber Travel

Travel season is upon us, and the Bureau of Transpiration says the period between Thanksgiving and New Year's Day is among the busiest of the year. Here are a few quick tips from StaySafeOnline for travelers to protect themselves from cybercrime this holiday season:

- **Use Personal Hotspots:** Do not use public WiFi networks as these can be a landmine for cyber hackers, and instead opt to use your phone's personal hotspot.
- **Be Mindful of Public Networks:** Don't share credit card information over hotel networks, like on-demand menus or hotel services, since these systems are easy for hackers to access.
- **Shutdown Wireless Services You Aren't Using:** Shut down wireless services, like Bluetooth, if you do not need them.
- **Don't Leave Your Devices Unattended:** Protect your devices like cash when you're in public places like hotels and resorts; thieves and hackers always go where the money is.
- **Charge with Caution:** While convenient, avoid charging your mobile devices from a computer or charging station you do not control, like at an airport terminal.