### **NOVEMBER 2011**



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# FRAUD ALERT!

## SAFE SHOPPING SUGGESTIONS



The holidays are fast approaching and many of us will be making several gift purchases between now and the end of the year. Before you head out to the mall or in to cyberspace, remember to keep your finances safe by following a few simple tips.

### **BUYING ON-LINE**

When shopping for items on-line, shop from well-known companies whenever possible. If the item you are interested in purchasing isn't available from a well-known company, research other on-line retail companies before providing your personal information to them. Sometimes a simple browser search of the company name is all that is needed to find revealing information regarding how that company conducts business, handles problems and treats customers. Also, check with the Better Business Bureau and the Secretary of State (of the state the business is located in) to review the retailer's professional history.

Before buying anything on-line, make sure you read the terms/conditions and return policy of the company. Also, make sure that before you enter any personal identifying information on a web site that you are on a secure web page — noted by the http<u>s</u> in the URL line (web address line) and a locked padlock on your browser screen. These two things indicate the company is using encryption software designed to help protect the information you are providing on-line.

#### **BUYING IN PERSON**

When buying items in person, remember to ask for your receipt, especially when using a debit or credit card. While most store receipts include only the last four digits of your card number, others may not. Older hand-operated card imprinters will include your entire card number and your signature. If you can't scan your card yourself, watch your card be scanned by the employee to prevent skimming—the copying of your card's information contained on the magnetic strip on the back.

Don't leave your purse or wallet unattended in a cart or on a counter/floor when you look at an item. Thieves look for easy targets, such as an unattended purse, especially in crowded areas. Also, know many times thieves work together — one will create a distraction (ask you a question, ask for help getting an item off of a shelf, etc.) while the other steals your items.