

## TECH TIPS

# Online Holiday Shopping

Keep the holidays merry and bright



### USE YOUR CREDIT CARD

Federal laws place a cap on your liability for fraudulent charges placed on your credit card, but your debit card may not have the same protection.

### CHECK YOUR BANK AND CREDIT CARD STATEMENTS OFTEN.

Scammers will frequently place a small charge on your card – usually under \$5. If the charge goes unnoticed, the scammers will charge higher amounts until your money is gone, or you notice it – whichever comes first.

### UPDATE YOUR CONTACT DETAILS

Banks will contact you if they notice suspicious charges to your accounts. Be certain that your financial institutions have your correct email address and phone numbers.

### SHOP AT ONLINE STORES THAT YOU KNOW AND RECOGNIZE.

Remember, if the price is too good to be true, it is most likely a scam.

### DO NOT – I REPEAT – DO NOT USE PUBLIC WI-FI FOR TRANSACTIONS THAT INVOLVE MONEY OR PERSONAL INFORMATION

Public Wi-Fi is not secure, and scammers can easily intercept information you send or receive.

### GIVE YOURSELF THE GIFT THAT KEEPS ON GIVING

Keep your device software up to date, use 2-factor authentication, and use long, strong, unique passwords. [Learn more about passwords and password management.](#)

### STAY ALERT TO PHISHING

Don't get hooked by phishing. [Learn more about phishing here.](#)

### ATTEND (OR HOST!) A FREE FRAUD AND SCAM PREVENTION EVENT

Schedule a free training facilitated by Elaine Abbott. [Learn more here.](#)