

ONLINE SHOPPING TIPS

SHOP AT WEBSITES YOU TRUST: Shopping IRL — in real life — offers one advantage: you can usually be sure the business and the inventory exist. On the web, some businesses are fabricated by people who just want your credit card information and other personal details. To play it safe, consider doing online business only with retailers you trust and have shopped with before.

A CONDUCT RESEARCH: When using a new website for purchases, read reviews and see if other consumers have had a positive or negative experience with the website.

BEWARE OF ROCK-BOTTOM PRICES: Black Friday, Cyber Monday, and other big sales along the way have become a tradition. But if a website offers something that looks too good to be true, then it probably is. Compare prices and pictures of the merchandise at similar websites. Rock-bottom prices could be a red red flag that the business doesn't have those items in stock. The website may exist only to get your personal information.

PERSONAL INFORMATION IS LIKE MONEY: VALUE IT AND PROTECT IT: When making a purchase online, be alert to the kinds of information being collected to complete the transaction. Make sure you think it is necessary for the vendor to request that information. Remember, you only need to fill out required fields at checkout.

CREATE STRONG PASSWORDS FOR YOUR ONLINE ACCOUNTS: If someone has the password to your account, they can log in, change the delivery address, and order things while you get stuck with the bill. Help keep your account safe by locking it with a strong password - "Santa123" won't do. Here are some tips on how to secure your accounts:

- Use a complex set of at least 10 lowercase and uppercase numbers, letters, and symbols.
- Don't use personal information that others can find or guess, such as birthdates or your kids' names.
- Don't use the same password — however strong — on multiple accounts. A data breach at one company could give criminals access to your other, shared-password accounts.

USE SAFE PAYMENT METHODS: Credit cards are generally the safest option because they allow buyers to seek a credit from the issuer if the product isn't delivered or isn't what's ordered.

DON'T BE DISAPPOINTED: Read return and other policies so you know what to expect if the purchase doesn't go as planned.

PROTECT YOUR MONEY: When shopping, check to be sure the site is security enabled. Look for web addresses with <https://> indicating extra measures to help secure your information.