

'Tis the Season for Fraud Holiday Shopping Tips to Help Prevent Fraud

The holiday shopping season kicked off for millions of Americans on Thanksgiving weekend. With all of those bargains and promotions being advertised, there will be deals aplenty for consumers this year. Based on various spending surveys, this year's consumer spending trends are expected to rise significantly with each consumer spending an average of \$927.00 during the holiday season. With the anticipated influx of shopping also comes an increased risk of fraud occurring because, just like consumers, fraudsters are also gearing up for a busy shopping season.

Here are some Holiday Shopping Tips to Help Prevent Fraud:

- Use caution when shopping online or at retail stores; keep your wallet and other identifying information in a safe place. Avoid carrying items such as your social security card or any debit/credit cards that you do not plan on using.
- Try to avoid carrying large amounts of cash since there is no fraud protection available if lost/stolen; use a credit or debit card instead.
- Avoid or carefully consider sharing your personal information for any surveys on future "promotion deals" when making a purchase; always consider if sharing your personal information is "worth" it.
- If shopping online, make sure you are shopping on a legitimate secure website ("https"); avoid selecting pop-ups which could re-route you to a fraudulent site.
- Do not share any personal identifying information over the phone unless you have placed the call. If you receive a call from a company or agency requesting your information, politely hang up and call the company back using a phone number provided by a credible resource such as a phone book or online.
- If you suspect or identify any fraudulent activity through your account, or suspect that your Identity has been compromised, alert your bank right away!