

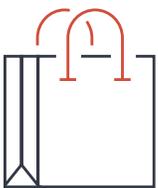


SHOPPING ONLINE



- Use the same credit card for all online purchases to limit the exposure to credit card fraud. If your card number is stolen, then you only have to cancel one card.
- Always type in the complete web address when shopping online. Avoid web searches: Spoofed websites can download malware to your computer allowing criminals to steal personal information.
- When making a payment online, look for “https” in the address field and the lock symbol either at the end of the address bar or at the bottom of the screen.
- Avoid websites located in foreign countries. Foreign websites can be identified by the two letters after the web address. Examples: www.example.com.br (Brazil), www.example.com.ru (Russia), www.example.com.uk (United Kingdom)
- Limit the personal information you provide to online retailers. Do not provide unnecessary information such as your Social Security Number.
- Avoid shopping online using “free Wi-Fi” hotspots at coffee shops or other public places.
- Print and save online receipts. Compare the receipts to the actual amount charged to your card.
- Use Online Banking to regularly monitor your account for unauthorized debit or credit card purchases.
- If you receive an email requesting personal information or that your credit card has been “frozen” or “will be canceled”, do not click on the links in the email. Call your card provider or log into the website using your Internet browser to check your account. Scare tactic phishing emails are popular with criminals during the holidays.
- Protect your PC or Mac with updated malware and virus protection software.
- Avoid downloading “free” holiday screen savers and ringtones. Criminals hide malware and viruses that steal personal information in the free downloads.

IN-STORE SHOPPING



- Stay alert to your surroundings and the people around you.
- Park in a well-lit area if you plan on shopping after dark. Shop during daylight hours whenever possible.
- Avoid carrying large amounts of cash.
- Do not wrap purse straps around shoulders or neck. A purse snatcher can cause injuries trying to break the strap. Carry a small purse under your arm.
- Do not carry wallets in a back pocket. Always use your front pocket to avoid being pick-pocketed.
- Maintain control of your credit card. Do not allow cashiers to hold your card or leave the cash register area with your card.
- Limit the number of cards you take with you in case your purse or wallet is stolen.
- Keep a record of your card numbers and customer service phone number so cards can be canceled quickly.
- Never leave purchases unattended while shopping for other items. Setting bags down makes it easy for criminals to snatch and run with your purchases.
- Always lock purchases in the trunk of your car if you plan to do more shopping. If you do not have a trunk, place them in the back and cover them with a blanket.
- Avoid walking alone to and from your vehicle. Ask for a security officer if you feel unsafe going to your car alone.