

Holiday Shopping Safety Checklist

Before Shopping Online

- Verify the website is legitimate (check for "https://" in the URL)
- Research unfamiliar retailers through independent review sites
- Create strong, unique passwords for shopping accounts
- Use credit cards instead of debit cards for better fraud protection
- Avoid shopping through direct links in emails or social media ads
- Install and update antivirus software on your device

When Evaluating Deals

- Question deals that seem too good to be true
- Verify holiday "special offers" by checking the retailer's official website
- Be wary of limited-time offers that create pressure to "act now"
- Check shipping and return policies before purchasing

- Confirm total costs including shipping and handling before checkout
- Research price comparisons on major shopping sites

Email and Message Safety

- Don't click links in unexpected delivery notification emails or texts
- Verify sender addresses for holiday greeting e-cards before opening
- Contact family members directly to confirm if they've sent you an e-card
- Check for spelling and grammar errors in messages (a sign of scams)
- Be suspicious of unsolicited holiday shopping or charity emails
- Never send gift cards or money transfers based on email requests

Gift Card Security

- Purchase gift cards from behind the counter rather than display racks
- Examine gift card packaging for signs of tampering
- Keep gift card receipts until the card has been successfully used
- Register gift cards when possible and check balances immediately
- Use gift cards promptly rather than holding them for extended periods
- Check the card balance before giving it as a gift

In-Store Shopping Safety

- Keep your wallet secure in a front pocket or closed handbag
- Shield your PIN when entering it at stores or ATMs
- Be aware of your surroundings when leaving stores with purchases
- Check receipts before leaving stores to ensure correct charges
- Be cautious of "shoulder surfers" watching you enter payment information
- Do not leave purchases visible in your parked car

Charity Donation Protection

- Verify charities through Charity Navigator or CharityWatch before donating
- Be wary of charity names that sound similar to well-known organizations
- Don't give in to pressure for immediate donations
- Ask for detailed information about how donations will be used
- Get receipts for all charitable contributions
- Never make donations with gift cards or wire transfers

After Shopping Monitoring

- Save all receipts and confirmation emails for holiday purchases
- Check credit card and bank statements weekly during holiday season
- Set up transaction alerts from your bank for unusual activity
- Monitor expected delivery dates and tracking information
- Contact retailers promptly if items don't arrive as scheduled

After Shopping Monitoring (cont.)

- Report unauthorized charges immediately to your credit card company

If You Suspect a Scam

- Trust your instincts—if something feels suspicious, it probably is
- Don't click suspicious links or provide personal information
- Report suspected scams to the Federal Trade Commission (ReportFraud.ftc.gov)
- Alert friends and family members about scams you've encountered
- Contact your credit card company or bank immediately if you've shared financial information
- Change passwords for any potentially compromised accounts

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