



Holiday Shopping Safety Tips

You know the holiday shopping season is upon us when the leftover Halloween candy is on sale and there's too much leftover turkey in the fridge. And just as much

as the rest of us enjoy pumpkin pie and Black Friday sales, thieves enjoy our unlocked cars, unattended houses, and debit/credit numbers flying around the internet.

Thieves are looking for targets that are quick and easy to hit. Just follow a few common sense tips and you can make your car, home, and even yourself, look like a less appealing target and cause thieves to move on to an easier target.

When shopping in public places consider these basic shopping safety tips:

- Shop during daylight hours, or park in well-lit, high traffic areas.
- Leave personal valuables at home. If you must leave valuables in your car while shopping, hide them out of sight in the trunk or stowed under a seat.
- Don't forget to always lock your car, close the windows and shut the sunroof too.
- Dress casually and avoid wearing expensive jewelry.
- Avoid carrying large amounts of cash, and pay for purchases with a check or credit card when possible.
- Beware of strangers approaching you for any reason. Con artists try various methods of distracting you while their partners find ways to part you from your valuables.
- Keep a record of all credit card numbers in a safe place at home to contact your credit card provider immediately when you realize that a card is lost or stolen.

Your home is another vulnerable spot. Whether making a three-hour trip to the mall or visiting Grandma and Grandpa in another state, don't let the rush and excitement of the holiday season make you careless in protecting your home. Your primary goal is to make your house feel occupied.

- Have a neighbor watch your house and pick up mail.
- Keep lights on automatic timers, and keep curtains closed.
- Leave a radio or television on so the house sounds occupied.
- Don't have holiday gifts or household valuables visible through windows.
- Don't brag to friends on Facebook or other social media websites that you are out of town.

Finally, if this is the year you have decided to avoid the mall shopping hassles, and do all of your shopping online, remember that you are not safe from thieves there either. You can make shopping online secure, as long as you apply common sense.

- Shop secure web sites only, those that have visible SSL certificates.
- Shop where other people you know shop.
- If you have a favorite place to shop in the real world, shopping at their online site makes sense, too.
- Read shopper reviews beforehand of specific websites that you are considering using.
- Use credit and not debit, especially if your credit card offers Buyer Protection. A debit card is a direct line into your bank accounts. If a scammer gets your credit card number, they can cause chaos but the loss won't be catastrophic. If a scammer gets your debit card number and password, they can empty your bank account(s) of cash.

Follow these common sense suggestions from your local community banker and you'll have a happy holiday season!

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