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Get Deals, Not Steals: Tips for Shopping Safely Online

Thanksgiving is over, and the holidays are in full swing, which means stores and malls are bustling with holiday shoppers looking for presents to put under the tree. While some people enjoy the adventure of going from store to store in search of that perfect gift, others seek refuge from the holiday crowds by buying their gifts online.

While shopping online can be a less stressful and often money-saving alternative, the convenience of shopping from the comfort of your home comes with some risks. Cyber attackers and scammers are just waiting to prey on those who don't properly protect their personal information, such as credit and debit card numbers and bank account information.

If you're planning to be one of the millions of people who shop online this holiday season avoid the holiday blues by following these cyber shopping safety tips.

- **Shop only on secure website.** To determine if a site is safe, look at the address box for an "s" in <https://> and check the lower right corner of the page for a lock symbol. Both of these things indicate that a site is safe to use for purchases. You can also check with the Better Business Bureau (www.bbb.org) for information about a company's reputation and customer satisfaction rating.
- **Use credit, not debit.** Credit cards provide additional protection from theft that many debit cards don't offer. If your credit card information is stolen, you're only responsible for up to \$50 in charges as long as you report the theft within 30 days (reporting time varies by company). If your debit card is stolen, a thief can empty your bank account without your knowledge and it can take a substantial amount of time to recover the stolen money.
- **Protect your personal information.** Make sure your computer has the most up-to-date spam filters, anti-virus software, and anti-spyware installed to avoid unauthorized access to your computer. You should also read a site's privacy policy thoroughly before making a purchase to ensure the information you're providing is secure and won't be sold to a third-party.
- **Keep track of your receipts and credit card statements.** When you make a purchase online, save the receipt and a copy of the confirmation page for your records. Check this documentation against your credit card statements to make sure there aren't any suspicious or unauthorized transactions. Keeping proof of a purchase also helps resolve any issues that may arise with the order.
- **Do your online shopping at home.** Don't use unsecured Internet connections available in many coffee shops, libraries, and other public places where your information is not secure. Also, avoid using public computers for online shopping since you don't have control over the computer's spyware or malware software.

If your credit card or personal information is stolen, your [homeowner's policy](#) may cover your liability. Check with your Trusted Choice® independent insurance agent to find out if you're protected from this type of loss or if you have any other questions regarding your policy.

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