

Watch for Holiday Hacks.

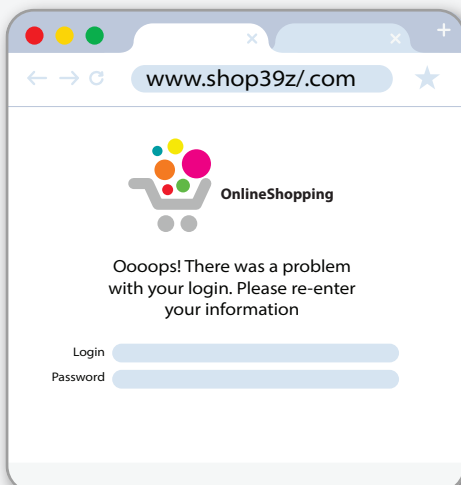
To help you shop safer this season, review these tips from our team of cybersecurity specialists.



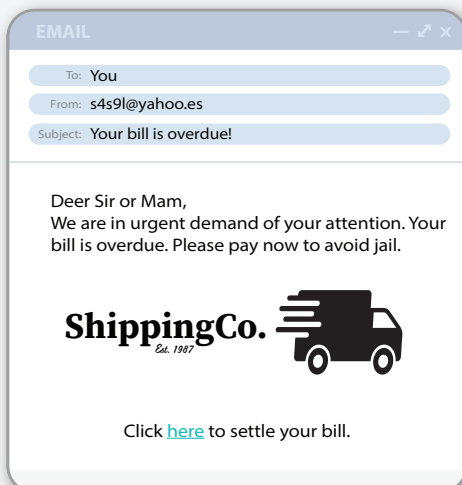
COMMON SCAMS

With more people buying holiday gifts online, scam artists have more opportunities than ever to steal personal and financial data. Cyber thieves create websites, emails and apps that closely resemble actual merchants. They also send out fake shipping notices or tracking messages purporting to be from the post office, UPS, FedEx or other mailing-and-shipping companies. Be on the lookout for these three main scams:

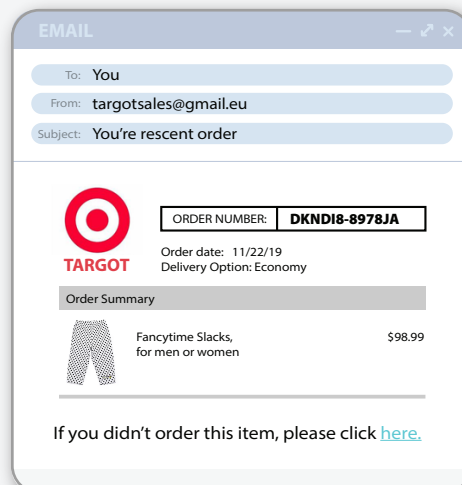
1. Spoofed and bogus websites



2. Phishing emails

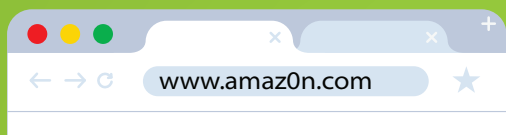


3. Fake shipping notices.

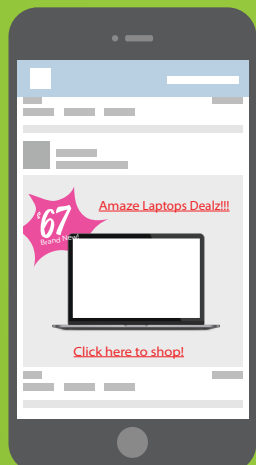


HOW TO SPOT A SCAM

Take a closer look at websites and emails to spot these telltale signs:



The web page URL and email sender's address has extra letters or numbers, is misspelled or overly complicated, or just looks wrong



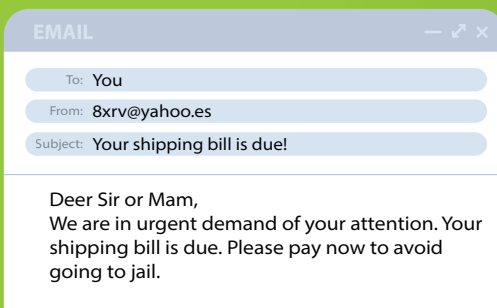
Beware of websites, emails and social media posts offering incredible deals on electronics, clothing and more. Don't click the links until you've verified the retailer is legitimate. Type in their web address (don't click or cut and paste) or call the number on their website to verify the deal being offered.



Logos are fuzzy.



Logos are the wrong size or look squashed.



Words are misspelled or poor grammar is used.



Preview links to see where they go by hovering your mouse over the link. It will display the real website address.

OTHER WAYS TO PROTECT YOURSELF

SHOP ONLINE WISELY.

Only visit the websites of merchants that you know and trust. If you decide to shop with a new merchant, check for signs of legitimacy such as contact details and customer reviews, and run a search for the name of the website and the words "scam" or "fake"



SHOP SECURELY.

Verify the merchant's website is secure by checking for an https:// in the web address and an icon of a padlock on either side of the URL.



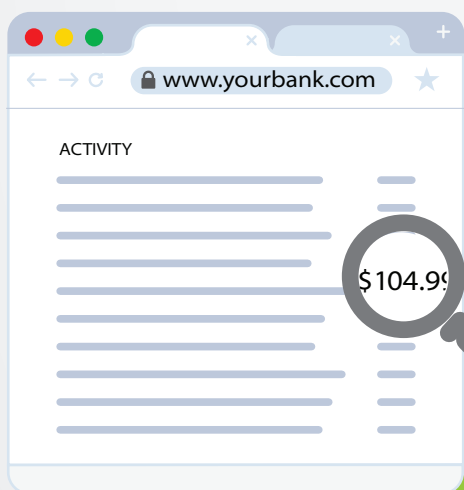
THINK BEFORE YOU CONNECT.

Avoid using a public or unsecured Wifi network while shopping online. Consider installing and using Virtual Private Network (VPN) that will direct your online activity through a secure, private network.



SIGN UP FOR ALERTS.[‡]

Your financial institution may offer fraud and account-related alerts that will help you monitor accounts for unusual activity.



MONITOR YOUR ACCOUNTS.

Keep a close eye on your account statements and credit report. Make checking these items part of your holiday routine.



LOCK YOUR CARD.

Check to see if your bank offers a "lock card" feature so that if you lose track of your debit or credit card, you can stop anyone from making purchases or taking cash from your account.

[‡]Message and data rates may apply.