

7 WAYS TO STAY SAFE ON CYBER MONDAY

Last year, 300,000 Americans were victims of online fraud – and it cost them a total of \$52 million. The FBI logged more than 2,000 complaints a day. Not surprisingly, much of this fraud happened around the holidays. Here's how to protect yourself...



- 1. Shop secure sites.**
You can tell by the little lock symbol in the top left corner of your browser bar, and by the URL, which starts with HTTPS instead of just HTTP.
- 2. Shop sites you know and others trust.**
If you haven't shopped safely at that site before, search for reviews about it. If those are negative, shop elsewhere.
- 3. Don't use a search engine.**
Search retailers' sites, because sophisticated scammers try to add deceptive or even malicious links to your search results.
- 4. Use a secure connection.**
Even if you do all this, your personal data is at risk if you shop using the Wi-Fi network at your favorite coffeehouse. So shop online from home.

- 5. Don't use debit cards.**
If you do get scammed or hacked, credit cards offer a lot of fraud protection. Debit cards offer almost none.
- 6. Don't reuse passwords.**
The best deals often require you register with the retailer. If you can get by as a "guest," do it. But if you must create a password, make it new and don't repeat it elsewhere.
- 7. Review your credit card statements.**
You should be doing this year-round, but it's especially important during the holidays.



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Table of Contents Cyber Monday Tips Customer Service

1. Understanding the eBook Cyber Monday Tips Customer Service
 - The Rise of Digital Reading Cyber Monday Tips Customer Service
 - Advantages of eBooks Over Traditional Books
2. Identifying Cyber Monday Tips Customer Service
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Cyber Monday Tips Customer Service
 - User-Friendly Interface
4. Exploring eBook Recommendations from Cyber Monday Tips Customer Service
 - Personalized Recommendations
 - Cyber Monday Tips Customer Service User Reviews and Ratings
 - Cyber Monday Tips Customer Service and Bestseller Lists
5. Accessing Cyber Monday Tips Customer Service Free and Paid eBooks
 - Cyber Monday Tips Customer Service Public Domain eBooks

- Cyber Monday Tips Customer Service eBook Subscription Services
- Cyber Monday Tips Customer Service Budget-Friendly Options
- 6. Navigating Cyber Monday Tips Customer Service eBook Formats
 - ePub, PDF, MOBI, and More
 - Cyber Monday Tips Customer Service Compatibility with Devices
 - Cyber Monday Tips Customer Service Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Cyber Monday Tips Customer Service
 - Highlighting and Note-Taking Cyber Monday Tips Customer Service
 - Interactive Elements Cyber Monday Tips Customer Service
- 8. Staying Engaged with Cyber Monday Tips Customer Service
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Cyber Monday Tips Customer Service
- 9. Balancing eBooks and Physical Books Cyber Monday Tips Customer Service
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Cyber Monday Tips Customer Service
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Cyber Monday Tips Customer Service
 - Setting Reading Goals Cyber Monday Tips Customer Service
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Cyber Monday Tips Customer Service
 - Fact-Checking eBook Content of Cyber Monday Tips Customer Service
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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