

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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Daniel F McAuley



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