TECH LINK

Be Safe While Shopping Online This Holiday Season

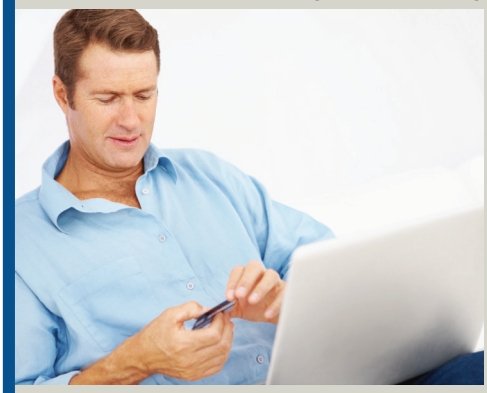


If you can't find that certain something from your local retailer, you may find yourself shopping online this holiday season. While checking off your gift list from the comfort of home is convenient, holiday shoppers are prime targets for cybercriminals.

To keep your holiday season merry, bright, and secure, follow these essential online shopping tips:

1. Stick with Trusted Retailers
Shop directly with well-known retailers or businesses you already trust. If you are ordering from a new website, do a quick check: look for contact information, clear return policies, and online reviews from reputable sources before clicking "buy."

2. Protect Your Payment and Personal Information
Ensure any website you visit is secure before entering sensitive details—look for https:// at the beginning of the URL and a lock icon in the address bar. Whenever possible, use credit cards instead of debit cards, or rely on secure payment services like PayPal or Apple Pay, which offer extra fraud protection. Avoid storing your credit card information on shopping sites for long-term storage.



3. Secure Your Account
Protect your shopping and financial accounts with strong, unique passwords—never reuse the same password across multiple sites. Enable Multi-Factor Authentication (MFA) wherever available; that extra code sent to your phone or authentication app acts as a powerful second lock on your accounts.

4. Watch Out for Scams
Be on high alert for phishing emails, fake order updates, and text messages claiming there is a problem with a delivery. Be skeptical of deals that look "too good to be true" or urge you to act immediately. Never click on unsolicited links or download attachments from unknown senders.

5. Monitor Your Accounts
Regularly review your bank and credit card statements throughout the holiday shopping rush rather than waiting for the end of the month. Set up instant transaction alerts through your online banking app so you are notified immediately of any unfamiliar charges.

6. Stay Safe While Shopping on Social Media
Social media feeds are full of targeted ads during the holidays, but not all of them lead to legitimate storefronts. Be cautious when buying directly through social media platforms. Verify the merchant by visiting their official website directly rather than clicking ad links.

Keep the Cyber Spirit All Year Long!
Cyber safety isn't just for the holidays. Carrying these smart digital habits into the new year will keep your personal information and hard-earned money safe 365 days a year.