





## Cyber Monday

Hackers know this is one of the biggest online shopping days of the year. Don't let all those great deals distract you from the online best practices you use year-round, such as:

- Make sure everything is updated on your device – including operating system, security software, etc. –before you start shopping.
- Avoid using public wi-fi.
- Be on the lookout for “phishing” attempts. Hackers can create realistic emails and ads, hoping you will click on them to view an item, download a coupon, etc.
- Look for a padlock icon or <https://> in the web address to ensure the site is secure before entering card information.
- Use a credit card instead of debit.
- Beware deals that sound too good to be true. If you order a designer brand at a steeply discounted price, you may find yourself holding a fake bag!
- If you can't be home when your packages are scheduled for delivery, consider having purchases delivered to your office (if allowed) or to a trusted neighbor or friend. Alternatively, consider installing a video doorbell system that will allow you to monitor deliveries and visitors from your phone or personal computer.

## Giving Tuesday

Use the same precautions you took on Cyber Monday, and also:

- Check out any charity before you contribute at sites such as [charitynavigator.org](http://charitynavigator.org), [charitywatch.org](http://charitywatch.org), or the [IRS](http://irs.gov). You can verify 501c3 status as well as see how a charity will make use of your donation.
- Make sure the site used for making donations is legitimate. Avoid clicking on a link in an email, or on a solicitation ad; it is better to key in the charity's name, or bookmark the site in advance.

No matter when or where you do your shopping, the holiday season is a great time to remind yourself and your loved ones of these and other smart security habits. It is also the time to closely monitor all your financial transactions. Check bank and credit card statements frequently. Many banks and credit card companies offer alerts when any transaction is made with your account; if you haven't already, sign up for these alerts as they can help you to quickly detect fraudulent activity.

If you do see a suspicious transaction, contact your bank or credit card issuer right away. And then call us for advice and assistance with any next steps you should take to prevent additional issues. Our Investigators are available Monday - Friday, 7 a.m. - 7 p.m. CT at 888.494.8519 offering year-round assurance and peace of mind, so you can better enjoy your holiday season!

*Small Business Saturday is a registered trademark of American Express.*