

Holiday Identity Theft Tips

Here are some tips from our partner at Cyber Scout®

As consumers step up their online shopping leading up to the holidays, it's a prime time of the year for identity theft. While you are busy snagging hot deals on Black Friday and Cyber Monday, thieves are phishing for your information. Don't let an identity thief take the jingle out of your holiday. Follow these 12 tips to keep your financial information secure during the holiday season.

Online or at Home

1. **Update your antivirus software.** Make sure your computer security software installs updates regularly. And make sure your operating system is also up to date.
2. **Don't overshare on social media.** Leaving home for a holiday trip? Don't post this information publicly—be aware of your social media privacy settings.
3. **Bring packages inside.** Stealing delivered packages is not uncommon during the holidays. Packages left outside might also make thieves believe you're out of town.
4. **Don't open suspicious emails or click on links.** There is an increase in phishing scams around the holidays. Remember, the IRS, banks, and credit card providers will NOT ask for personal information in an email or by calling you. If in doubt, hit delete or hang up. Go to the company's website or call using a phone number you looked up yourself.
5. **Shop with familiar companies.** Fake and unscrupulous internet retailers exist. Be suspicious of unbelievably low prices compared to other vendors. If you stick with stores you know, you may avoid sending your credit card to a thief.
6. **Strengthen your passwords.** When doing a lot of online shopping, it can be tempting to use the same password (or an easy-to-remember password) for multiple stores. Don't do it! Your passwords should contain a mixture of upper and lower-case letters, as well as numbers and symbols for maximum security—after all, you're giving stores credit card and personal information. Don't use the same passwords you use at your financial institutions.
7. **Give from the heart, but be smart.** The holiday season is a time when many give generously to charity. You'll notice a big uptick in the number of emails, letters and phone calls you receive from charitable organizations. Use caution—especially with vague sounding or unfamiliar charities. Don't give credit card information if a charity calls you. Instead, do homework, and if you wish to give, contact them directly.

When you are out shopping

1. **Watch your wallet and bags.** Thieves know you're distracted during holiday shopping. Keep track of your wallet at all times and don't leave purses, shopping bags or your phone behind while you browse.
2. **Use caution on public Wi-Fi.** In the rush of Black Friday, be careful about buying items using your mobile phone or tablet in public. If you're on your cellular network, your information should be safe (provided the retailer's website is secure). But hackers can easily monitor your information if you use free (open) public Wi-Fi networks.
3. **Keep track of your cards during check out.** Lines are long and cashiers are tired. If you leave a credit card on the counter, there's no way of knowing who may pick it up. Make certain you get your card back after every transaction. Return it to its place in your wallet—never drop it in a shopping bag or stick it in your pocket.

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4. **Guard your PIN.** If you pay with debit cards, block the keypad while you enter your PIN.
5. **Be careful what you say.** Many stores ask you for personal information when you're checking out. For example, you will typically be asked for your home address, phone number and perhaps your birthday when you sign up for a customer loyalty program. Don't reveal too much information out loud in a crowd.

Source: CyberScout; leading the charge against hackers and thieves, providing identity management, credit monitoring and cyber security for more than 17.5 million households and 770,000 businesses.