

# Charging your holiday gifts? Follow these security tips

With "Black Friday" and "Cyber Monday" on the horizon, the holiday shopping frenzy gets its traditional jumpstart in November.

In fact, according to the National Retail Federation's annual spending survey, consumers will spend an average of \$935.58 this holiday season.

Millions of shoppers will use their credit or debit cards for convenience. They can shop with confidence by following some simple security safety tips,

**In-store purchases:**  
 • EMV chip cards provide an extra layer of security when you buy on site (not online). Not all merchants have caught up with this technology trend.

If the merchant's chip reader is not functional, you must swipe your card. This underscores the need for you to monitor your spending transactions.

• Take advantage of your credit union's online account monitoring services. Report any suspicious activity to your credit union immediately.

• Be sure your card is returned following each purchase and that it is indeed your card.

• Wait for the card receipt. Never leave it at the checkout counter; and keep receipts with you, not in your shopping bags.

• Check your statements and watch for multiple or incorrect charges. Compare receipts to your account statements, and then destroy your receipts.

• Report unauthorized transactions to your credit union immediately.

• Keep a list of your card account numbers and telephone numbers to call if your cards are lost or stolen. Keep that list in a secure place.

• Make sure you have signed your credit and debit cards. Do not write your PIN on the card.

• When entering your PIN, block the keypad from the view of the cashier or other customers.

• Know that your PIN can be stolen in other ways. There is a heat signature left on non-metal keypads for several minutes

after you use it. Infrared cameras installed on Smartphones can be used to measure this heat signature and obtain your PIN.

Stop this fraud by resting your fingers on other keys while typing in your PIN.

• Running your card as credit rather than debit is another way of protecting your PIN.

**Online Shopping:**  
 • Use a Secure Internet Connection.

• Do not use public wireless networks for online purchases.

• Shop on sites with https:// in the URL, and be sure that an icon with a lock appears to the left. The "s" stands for "secure" and indicates communication with that site is encrypted.

• Type the merchant's address directly into your browser; avoid links.

• Use complicated passwords with at least eight characters. Include numbers, special char-

acters and upper and lower case numbers.

• Keep the antivirus and security software updated on your computers and mobile devices.

• We recommend that you don't store your payment information. Many websites or apps let you store your credit and debit card information for convenience, but this might also be too convenient for thieves.

• Do not respond to pop ups, and do not share card information via email or texts.

• Set up payment and purchase alerts via text and email. If you notice suspicious activity, notify your credit union immediately.

By diligently following these safety precautions, consumers can shop with confidence and enjoy a happy holiday season free from fraud and identity theft.



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