

Ask an Expert – Avoid Holiday Hoaxes by Being a Savvy Online Shopper

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While holiday shoppers are searching for the best online deals, scammers and identity thieves are searching for their next victims, specifically online shoppers, who are in a hurry and fail to protect their personal information. You can prevent much headache and heartache by becoming a savvy online shopper. Consider these



tips:

1. Deals that are too good to be true - While shopping online, you may run across advertisements for products being sold at huge discounts. Some may be legitimate deals, as stores often use a “lost leader” to attract a customer in the hope that once on their site, they will buy additional items. However, make certain you are shopping from a site that has the <https://> security designation in the link and/or the closed padlock in the search bar.

Even if you discover you are being scammed as you browse a site, it may be too late and the thieves may have already downloaded a virus onto your computer or stored your personal information such as an email address that they can use to scam you in the future.

2. Package delivery theft - While this may seem like an urban problem, the potential of obtaining something expensive off someone’s front porch that can be re-sold is not isolated to big cities. According to a [security.org](https://www.security.org) study released in November, Utah was ranked number 10 in the nation for larceny thefts across the county, with 2,092 thefts per 100,000 people. The study also reported

nearly 40 percent of all consumers have been victims of package theft.

If you do not have a security camera or a neighbor who pays attention to the “comings and goings” on your street or block, you could be a target. One tip for prevention is to track your packages online so you know approximately what time they will be delivered and you can plan to be home. Another is to see if your employer will allow personal packages to be delivered to your workplace.

3. Charitable giving hoaxes - This is a particularly grievous scamming technique as people tend to be more generous and want to participate in a good cause over the holidays. Beware of phone offers from unfamiliar organizations. Ask for printed information or a website where you can check their credentials more thoroughly. Don’t be taken in by tactics that pressure you to act NOW because it is a “limited time offer.” Many times, a scammer will simply hang up if you begin questioning him or her.

4. Gift cards online - Purchase gift cards directly at the local business, or choose a reputable online gift card through the business website.

5. The gift of giving local - There are many local charities that need help and support. Do your homework to be sure it is a worthy cause and that cash donations won’t go to support overhead expenses of the organization. Check with your local clergy, school or city office about filling needs for specific children and/or families. In addition, there are Angel Trees or projects to collect coats and warm clothing for school-aged children, you could be a Secret Santa to a family in need or donate cash or food to the local food pantry.

If you have an organization in mind that you are considering giving a gift, you can check to see if it is registered as a charitable organization with the Internal Revenue Service. See if the group has filed a 990 form to receive this designation at www.guidestar.org. Type in the name of the organization and if they are a local, state or national group.

This is a wonderful time of year to express love and gratitude and to reach out to help those who are less fortunate. In so doing, just be sure to do your homework and be vigilant in protecting yourself in the way you spend and donate your money.

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