

How to Keep Your Identity Safe DURING THE HOLIDAYS

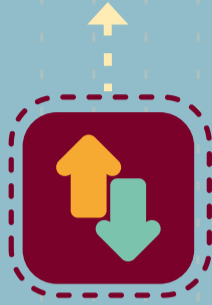
\$750

What the average holiday shopper will spend



\$585 BILLION

Total projected sales for the 2012 holiday season



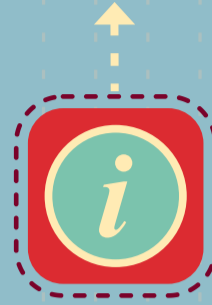
50%+

More than 50% of consumers will shop online



\$96 BILLION

Online purchases will be as much as \$96 billion, a 12% increase from 2011



Credit & Debit card transactions increased 7% during 2011 Black Friday. With increased use comes an increase in opportunities for identity thieves to steal valuable information

ONLINE TIPS

SMARTPHONE USERS ARE 35% MORE LIKELY TO BE VICTIMS OF IDENTITY FRAUD*
More than half of smartphone owners will use their devices to research & purchase holiday gifts



DONT OPEN ANY emails from unknown senders. Avoid downloading files or clicking on embedded links in emails. If you really have to visit the URL, copy and paste it into your browser

MAKE SURE your anti-virus protection, anti-malware and firewall software is all up-to-date



VERIFY WEBSITES are safe checking for the "https" – the "s" indicates it's a secure site. Look for the closed padlock at the bottom of the screen

USE WIFI CONNECTIONS with caution – or not at all unless you know it's a secure network



USE A SINGLE CREDIT card for online purchases. It will be easier to verify all of the purchases



DO YOUR HOMEWORK and check out unknown vendors through reputable online sources. Look for consumer complaints and reviews

IN STORE TIPS

TO PROTECT FROM SKIMMING DANGERS

– copying credit card account information – never let your credit card out of your site



AVOID PAYING with a debit card; use a credit card instead. Debit cards carry greater risk and offer fewer consumer protections in the event of a loss

CAREFULLY INSPECT gift cards before buying them. Look for signs of tampering



BE EXTRA CAREFUL to keep an eye on your wallet or purse. Shopping areas, public transportation, and other crowded places are prime for identity thieves

DONT GET LOADED down with too many packages. If you can, shop and drop your items in a safe place



USE THE BUDDY SYSTEM and shop with a friend. You could be a more likely target if you're alone

AT HOME TIPS

DO A POST-HOLIDAY CREDIT HEALTH CHECK-UP

Be sure to check your credit reports, credit card statements and bank statements to verify all information



KEEP ALL PERSONAL information securely stored

SHRED, SHRED, SHRED all credit card offers and any other information that could be used by an identity thief



KEEP AN EYE OUT your deliveries to make sure they make it inside your house and aren't intercepted by a thief

DONT GIVE OUT any personal or financial information over the phone



WHETHER YOU'VE BEEN shopping online or in stores, save your receipts, order confirmations and order numbers