

Let's Talk Finances

Shopping Online During the Holidays?



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During the holiday season, we tend to make a lot more purchases online, so it's especially important to be vigilant about protecting your money. Here are some of the most common scams to watch out for.

Fake Websites and Apps. Scammers are able to create fake websites that are nearly identical to the sites of popular retailers. These fake sites can trick consumers into providing payment information, allowing the scammers to access your money. Hackers have also developed fake apps that contain malware. When you download the app, the malware steals personal information from your device or locks it, holding it for ransom until you pay a specified amount. Other types of fraudulent apps ask you to login using your social media or email accounts, exposing your personal information for the scammers to steal.

Be careful of apps or websites that ask for suspicious permissions, such as granting access to your contacts, text messages, stored passwords, or credit card information. Also, poor grammar or misspelled words in an apps' description or on a website is a red flag that it is not legitimate.

Email Links. Avoid clicking on links in unsolicited emails or emails from unfamiliar sources. The links may lead to an illegitimate website attempting to get you to enter your credit card or other personal information. Some links, when you click on them, may download malware to your computer that can steal your banking information, including login identification, passwords, and credit or debit card numbers. These emails typically look very similar to ones sent by well-known retailers, banks, and other entities.

Be on the lookout for emails that have typos or other obvious mistakes. In addition, be skeptical of email attachments described as coupons, rebates, or payment forms – they could include malware. And avoid email offers that seem “too good to be true.” If an email promises popular items for free or at a surprisingly low price, it is probably a scam.

Package Delivery Confirmation Scams. This scam is especially popular during the holidays when people receive gifts through the mail that they may not be expecting. The scammers call or email claiming to be from the U.S. Postal Service or a major shipping company, and state that you have a package waiting for delivery. To ensure that you are the intended recipient, you are asked to provide personal information, which the scammers steal to use to open credit accounts in your name.

In response to this scam, the U.S. Postal Service has explained it does not call or email people and ask for personal information if there is a problem with a delivery. Visit U.S. Postal Service Inspection Crime Alert (postalinspectors.uspis.gov) for more information.

Don't let these scams dampen your holiday spirits. With a bit of extra care and common sense, you can enjoy a scam-free holiday season.