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Ten Tips for Shopping Securely Online
Keep your finances safe from sneaky scammers this holiday season.

November 22, 2021 — It seems just couple of years ago, consumers were skeptical about shopping online, but today, shopping online for everything from groceries to televisions has become the norm. But it comes with some risks. The FBI Internet Crime Report shows that cybercriminals were responsible for \$4.1 billion in losses in 2020, with Business Email Compromise (BEC) schemes being the costliest for online shoppers. Not-for-profit, cooperative credit unions around the Northwest have some important tips for your news audiences.

With holiday shopping just around the corner, cybersecurity is — and should be — a top concern for consumers. Here are 10 tips to keep your data safe and your accounts secure:

- **Beware of online deals that seem too good to be true.** This is especially important on social media. Many times, scammers set up fake shopping sites in order to steal your personal information and your money.
- **Be smart about site security.** Check to ensure that the site you're purchasing from has encryption that guards your information. Look at the URL, which should read HTTPS instead of only HTTP. The "S" at the end indicates the site has secure socket labels. You'll also see a lock at the left of the URL, which is standard for all secure sites. The Google Chrome browser flags any site that is not secure, with the HTTPS designation, and sends a warning message to the user.
- **Be wary of email scams offering amazing bargains.** And be careful of claims that there's a problem with delivery, especially if you're unfamiliar with the sender. Never open attachments or click links that are included in the email unless you can verify the sender is legitimate.
- **Avoid shopping while connected to public Wi-Fi** — it's a sure way for hackers to spy for your online activity and gain access to your personal information.
- **Whenever possible, buy with a credit card, not a debit card.** Most credit cards offer \$0 liability for account fraud, while a debit card gives shady sellers direct access to your bank account.
- **Guard your sensitive personal information.** No legitimate online retailer will ever ask for your Social Security number. If they do, it's a major red flag.

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- **Pay close attention to the details of the transaction**, such as shipping notices and tracking information. If a retailer refuses to give details about your order, such as a shipping date or order status, chances are you may not receive the merchandise. Report the charge to your credit card company to get your money back.
- **Check your accounts regularly** to ensure that all charges are purchases you actually made. If you see a charge you don't recognize, notify your credit union or credit card company immediately.
- **Choose strong and unique passwords** for your online accounts. Never use your or family members' birthdates, addresses, or other personal information that scammers can easily find online. Combine letters, numbers, and special characters to create complex passwords that are difficult to hack.
- **Report suspicious activity or file a scam complaint** with the U.S. Federal Trade Commission and the FBI's Internet Crime Complaint Center at <https://www.ic3.gov/>. You'll be helping to keep yourself and fellow citizens safe against present and future scammers.

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The [Northwest Credit Union Association](#) is the trade association representing more than 175 not-for-profit, cooperative credit unions in Idaho, Oregon, and Washington, and their 8.1 million consumer members. As not-for-profit cooperatives, credit unions look out for their members' financial well-being. Everyone should open their eyes to a credit union. For more information, please visit: <https://yourmoneyfurther.com>