



## How to Avoid Scams this Holiday Season

Don't let fraudsters ruin your holiday spirit! Be alert for some common scams that take place during the holiday season and how to protect yourself.

### Common Scams During the Holidays



#### E-skimming

Scammers create malicious links on e-commerce websites so they can steal customer's payment information in real-time.



#### Social media scams

Fraudsters create fake online stores and promote them on social media. If a customer tries to buy something on the fake website, it will accept the payment, but will never send the product.



#### Porch pirates

After a package gets delivered to a customer's house, "porch pirates" steal packages from the doorstep or porch.



#### Shipment update scams

Since so many people shop online during the holidays, false shipping update emails are a common scam. Fraudsters send a fake email with a malicious link that says something about a failed delivery or asks for updated shipping information.



#### Donation and fake charities

Scammers take advantage of holiday giving by creating fake charity websites. When someone donates money, it goes to the scammer instead of a charity.



#### Gift card scams

There are a number of different gift cards scams. It could be a fake giveaway that offers a "free gift card" but makes you put in personal information. Or it could be scammers asking you to pay for a fake sale transaction using a gift card so they can steal your gift card information.

### How to Protect Yourself from Holiday Scams

Here are some proactive measures you can take to stay safe this time of year:

- ☒ Only shop online from websites you know and trust
- ☒ Sign up for transaction alerts to monitor any unauthorized transactions on your accounts
- ☒ Stop and think before clicking on any links in emails or on websites and social media
- ☒ Don't open attachments that you don't expect
- ☒ Use trusted sources when purchasing gift cards
- ☒ Make sure that all of your personal devices have antivirus, anti-spyware, and firewall protection
- ☒ Go directly to a website for shopping instead of clicking on social media ads
- ☒ Look for skimming devices when using ATMs, gas pumps, and card readers
- ☒ Monitor your accounts every day and report any discrepancies right away



Your Savings Federally Insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration.