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Ready for online holiday shopping?

Five tips to keep you safe!

If you're like millions of Americans, you'll do at least some of your holiday shopping online this year. In 2018, shoppers spent \$126 billion—that's billion—online during the holiday season.

The good news is that online shopping gives customers access to gift options they may not find in local stores.

The bad news is that it also opens shoppers up to potential fraud and scams that can ruin financial security and cost thousands of dollars to repair.

So what should you do to stay safe? Our first recommendation is to shop locally, with stores you know and trust. This supports our local businesses to keep our towns alive and thriving. However, for the shopping you may do online, here are five tips from MCBank:

- 1 Shop only on retail sites you know and trust.** It's easy to get scammed by ads from unknown retailers offering exciting products at a great price. But that's exactly their lure. If you really want a particular item and aren't familiar with the company, then do some additional research: where are they located? How long have they been in business? Do they have a presence in multiple online locations (website, Facebook, Yelp, Google reviews)?
- 2 Secure your shopping device.** Make sure your laptop, phone or tablet has the latest security updates and patches, along with anti-malware software. Use strong passwords and enable auto-updates.
- 3 Don't use public wi-fi.** It's tempting to browse and shop while enjoying a latte. But these locations are not secure, and you should avoid any transactions that require passwords, banking or payment transactions.
- 4 Check the url of the shopping site.** Do you see a security lock on the left? Does the website url start with "https"? Does the url look accurate, without strange numbers or spellings? The url should pass these three tests before you begin shopping.
- 5 Check your statements to verify purchases.** Keep emailed receipts to check against the amounts shown on your statements. And if you have the option to use a trusted online payment source like Pay Pal, this step can avoid exposure of entering payment information online.

At MCBank, we appreciate being your trusted partner in banking. For more information on security tips, please visit our website at mcbanktx.com.



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