

Cyber Monday and it has become one of the top online shopping days of the year. Holiday online sales started in October with Amazon Prime Day, and many Black Friday deals have moved online in hopes of reducing in store crowds. In fact, according to an Accenture survey, 75% of consumers say they'll do at least some of their holiday shopping online this year. That's up from 65% last year.

But online shopping – even on Cyber Monday – has risks. Be wary of misleading advertisements, lookalike websites, and untrustworthy sellers. The following tips will help you shop online from your home computer this holiday season, so you can achieve maximum savings while keeping your personal information and hard-earned money secure.

- **Beware of false advertising and phony websites.** If a company is selling the hottest item of the year at a price that seems too good to be true, it probably is. Watch out for false advertising and keep a close eye on the web address in your browser. Scammers love to create lookalike websites that, at first glance, appear to belong to a trusted retailer. Make sure websites use the correct spelling of a business name and have legitimate contact information and customer service numbers.
- **Shop with trustworthy sellers on secure sites only.** Be wary of businesses you aren't familiar with. Check their BBB Business Profile on BBB.org, look at the rating, and read customer reviews. In addition, be sure any web page you purchase from is secure. Secure web addresses begin with **HTTPS://** and not just **HTTP://**. Never put personal or credit card information in forms on non-secure web pages.
- **Keep your antivirus software up to date.** Make sure you have antivirus software installed on your computer or mobile device, and that it is up to date. This will help you to avoid non-secure websites and pop-up phishing scams, and help keep your personal information safe.
- **Price check before you buy.** Dozens of online retailers will claim they have the best price on an item, but their offers can be misleading. Do your homework by comparing prices. Remember that the best deal may not be the real deal.
- **Take advantage of rewards and loyalty programs.** Check your credit card rewards program for special point offers that could add up on Cyber Monday and throughout the holidays. Make purchases using loyalty programs; many major retailers have them.
- **Use your credit card.** It's always best to make online purchases with your credit card. If any shady charges turn up later, you will be able to contest them through your credit card company. Debit cards don't offer this same protection. Never make purchases with online sellers by giving them prepaid debit cards or wiring them money.
- **Understand return policies.** Online store policies may change for Cyber Monday offers. Read the fine print before you buy. Understand the return or exchange policy for the specific item you would like to purchase. Be aware that stores may not allow returns for "final sale" or "closeout" items. Make sure to get gift receipts, so the recipient can return or exchange the item if necessary.

- **Watch out for phishing scams.** Busy schedules and increased purchases make it easier to miss – and fall victim to – a phishing scam. Look out for unsolicited emails, texts, calls, or letters. These messages may claim you have a free gift waiting for you or that there is a problem with a delivery – all you need to do is click on a link or give up your personal information. Avoid phishing scams by ignoring suspicious correspondence and calls from unfamiliar phone numbers.

If you have any questions please contact the helpdesk at 3606 or helpdesk@freeportny.gov