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Safe & Secure Online Shopping

It's that time of year again; holiday gift shopping. It seems online shopping is becoming more popular all the time, and why not? Online shopping grants us the ability to find the perfect gift while offering savings in time and money. But online shopping comes with a price we don't want to pay; realities like identity theft, malware on your computer, and other cyber unpleasantness. By being cautious where you shop online, and by following these ten (10) simple security precautions, you can reduce the chances of being a cyber-victim.

1. **Be cautious what devices you use to shop online.** Mobile devices, such as smartphones and tablets, make shopping convenient at any time and place, but they frequently lack the security precautions of a regular computer. If you use a mobile device to shop, make extra sure you are taking all the precautions listed below.
2. **Do not use public computers or public wireless for your online shopping.** Public computers and wireless networks may contain malicious software that steals your information when you place your order, which can lead to identity theft.
3. **Secure your computer and mobile devices.** Be sure to keep the operating system, software, and/or apps updated/patched on all of your computers and mobile devices. Use up-to-date antivirus protection and make sure it is receiving updates.
4. **Use strong passwords.** The use of strong, unique passwords is one of the simplest and most important steps to take in securing your devices, computers, and online accounts. If you need to create an account with the merchant, be sure to use a strong, unique password.
5. **Know your online shopping merchants.** Limit your online shopping to merchants you know and trust. Do not create an online account with a merchant you don't trust.
6. **Pay online with one credit card.** A safer way to shop on the Internet is to pay with a credit card rather than debit card. Debit cards do not have the same consumer protections as credit cards. By using one credit card, with a lower balance, for all online shopping you limit the potential for financial fraud to affect all of your accounts. Always check your statements regularly.
7. **Look for "https" when making an online purchase.** The "s" in "https" stands for "secure" and indicates that communication with the webpage is encrypted. This helps to ensure your information is transmitted safely to the merchant and no one can spy on it.
8. **Do not respond to pop-ups.** When a window pops up promising you cash or gift cards for answering a question or taking a survey, close it by pressing Control + F4 for Windows and Command + W for Macs.
9. **Do not auto-save your personal information.** When purchasing online, you may be given the option to save your personal information online for future use. The convenience is not worth the risk.
10. **Use common sense to avoid scams.** Don't give out your personal or financial information via email, text or on the phone.