

TIP #3:

USE SAFE METHODS FOR PURCHASING

If you're going to make that purchase, what information are you handing over? Before providing personal or financial information, check the website's privacy policy. Make sure you understand how your information will be stored and used.



If you can, **use a credit card as opposed to a debit card.** There are laws to limit your liability for fraudulent credit card charges, but you may not have the same level of protection for your debit cards. Additionally, because a debit card draws money directly from your bank account, unauthorized charges could leave you with insufficient funds to pay other bills. Also use a credit card when using a payment gateway such as PayPal, Google Wallet, or Apple Pay.



You'll likely make more purchases over the holiday season, **be sure to check your credit card and bank statements for any fraudulent charges frequently.** Immediately notify your bank or financial institution.



Be wary of emails requesting personal information. Attackers may attempt to gather information by sending emails requesting that you confirm purchase or account information. Legitimate businesses will not solicit this type of information through email. Do not provide sensitive information through email.



If you receive a suspicious email that you think may be a phishing scam, **you can report it at:** cisa.gov/uscert/report-phishing

