

# WV Executive Branch Privacy Tip Holiday Shopping Safety Tips

As you know, the Privacy Office occasionally issues tips for the purpose of assisting you in making informed decisions in your "away from work" life. The following tip is for that purpose (we all know that we cannot use the internet for shopping, managing bank accounts, etc. while on the job and with State equipment!)

## It's that time of year again!

Black Friday....Cyber Monday....Let's shop!!

# BUT...before you do, here are some tips to keep you safe, whether online or in line!

### Tips for online shopping:

1. Use familiar websites

Start your shopping at trusted websites. Be careful when using a search engine, sometimes they can be rigged to lead you astray, especially when you go past the first few pages of links. Watch out for misspellings on store names or web addresses.

#### 2. Look for the lock

Never ever, ever buy anything online using your credit card from a site that doesn't have the URL for the site starting with HTTPS:// (instead of just HTTP://). An icon of a locked padlock will appear, typically in the status bar at the bottom of your web browser, or right next to the URL in the address bar, depending on your browser.

#### 3. Pay with a credit card

If you have an unauthorized charge on your credit card, under federal law your liability is limited to \$50. However, your liability for unauthorized use of your ATM or debit card can be much greater than that for a credit card, depending on how quickly you report the loss.

Don't wait for your bill to come at the end of the month. Go online regularly during the holiday season and look at electronic statements for your credit card, debit card, and checking accounts. Make sure you don't see any fraudulent charges, even originating from sites like PayPal.

4. Keep your anti-virus software up to date

ALWAYS. We can't stress that enough.

### Tips for shopping in person:

- 1. Keep a secure hold on your purse And make sure it stays closed whenever you're not making purchases.
- 2. Keep your wallet or cash in a front pocket It's much harder to be "picked" from there.
- **3.** See #3 above Use a credit card to make purchases It's safer than carrying a lot of cash, plus all the reasons in #3.
- 4. Don't leave packages or valuables visible in your car That is an invitation to a criminal to break in and steal things.
- 5. Be aware of your surroundings And be wary of strangers that approach you in parking lots and parking garages.
- 6. Shop with a buddy! There's safety in numbers!

For more tips on safe shopping, visit the Privacy Rights Clearinghouse: www.privacyrights.org