

## Keep Your Money Safe This Holiday Shopping Season

With Black Friday just around the corner, it's time to gear up for holiday shopping. You've set your budget, made your list and checked it twice, so what are you forgetting? With more and more data breaches and fraud occurring in retail locations and online, make sure you know how to protect your money and identity during peak shopping season. Shoppers need to take steps to protect themselves from fraud and scams. Here's a quick refresher course for keeping your money safe this season.

### Monitor Your Accounts

Proactively monitoring your financial accounts (such as bank and credit card statements) can help you catch errors and spot potential fraud at the first sign. To simplify this process, use a single credit card for all your holiday purchases. That way you will only have one statement to check instead of several. This practice has the added benefit of reminding you to stay on track with your budget, too.

### Check Your Report for Free

Finally, be sure to check your credit report for errors. Look for new accounts that you didn't open and large purchases you didn't make, as these can be signs of fraud or identity theft, and they hurt your credit score, too! You're entitled to one free copy of each of your three credit bureau reports (Equifax, Experian and TransUnion) every 12 months through AnnualCreditReport.com. It's a good idea to stagger each of the three reports throughout the year. Requesting one every four months allows you to monitor your credit consistently all year at no cost.

### Avoid using public Wi-Fi

If you're doing some of your holiday shopping online to avoid the crowds, keep in mind that any purchases made online require transmitting your credit card and/or bank account information over the internet. Using a public Wi-Fi connection to do so puts that sensitive information at risk. Hackers can tap into unsecured Wi-Fi connections at hotspots like coffee shops and airport terminals to capture that information. If you're using a wireless connection to shop, be sure that it requires a password or WEP key.

### Take Action

If you hear about a data breach or other fraud that might possibly affect your account, be proactive and change any related passwords. This is especially critical if you use the same password on multiple accounts. If you notice suspicious charges on your credit card or transfers from your banking account, contact your bank right away to notify them of the issue. They may put a freeze on the account to prevent further fraud, but this will keep the criminals from emptying your account.



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