



*You can't be the best,
if you're only the same!*

SECURITY UPDATE - NOVEMBER 2021

13 tips to safely shop online this holiday season

Have you already started your holiday shopping? While it is convenient to shop right from the comfort of your home, cybercriminals can more easily steal your personal information online. The following tips will help you avoid theft so that you can enjoy your shopping spree!

Follow these safety guidelines when shopping online:

- Check the address bar for typos and misspelled words, as these are signs that you are not on a legitimate website.
- Type the retailer's website directly into your browser instead of clicking on the link in an email.
- Only enter your personal or credit card information on secure websites. You'll be able to tell because the URL starts with <https://> or there's a padlock icon in the address bar.
- When shopping on a new online store, be sure to read reviews before purchasing. You can search for an online store by typing in its name into a search engine.
- Do not click on ads that look suspicious, especially those that say "special offers." You could end up with malware on your computer or taken to a fake website.
- If in doubt, purchase items directly from the online store, not from third-party sellers.
- Avoid using debit cards whenever possible. Debit cards take money directly from your bank account; if fraud has been committed, you'll have a much harder time getting your money back.
- Keep an eye on your credit report.
- Don't save website passwords.
- Turn on your browser's pop-up blocker.
- Watch for email and phone phishing scams. A good rule of thumb is...when in doubt about an email just delete it.
- Watch for charity fraud. The holidays are a prime opportunity for criminals to prey on your kindness.
- Talk to your kids and your parents about what to do and not to do online.



What do you do if you see a discrepancy or suspect fraud on your account?

1. Contact ALL your financial institutions, not just the account that has the issue.
2. Have the financial institution freeze the fraudulent account(s).
3. Place a credit fraud alert on your credit report.
4. File a report with the Federal Trade Commission.
5. File a report with the police.
6. Continue to monitor ALL your other accounts for discrepancies.

Find It in Fitchburg

Shop local for the holidays! You can find a variety of small businesses in the [Fitchburg](#) area to help you with your holiday shopping. You can even shop online with curbside pick-up and delivery or safely shop in person. 'Find it in Fitchburg' no matter what the gift is!

Online shopping is a safer way to check off everything on your holiday list this year. Just remember to be careful and protect your information so it's not used for fraud. Please call 608.441.6000 with any questions or concerns you might have.

➤ For additional security information you can visit [Oak Bank's Security Information](#) on our website.