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Informational Alert – December 2008

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Holiday Shopping - Safety Tips

Given the current economic hard times that many of us are going through, this more than ever is a time that you need to remember that there are schemers out there attempting to separate you from your money and/or obtain your personal identifying information. The following are some reminders and safety suggestions while you are holiday shopping.

Holiday Gift Cards:

A large amount of e-mails having been circulating about several stores that will be closing after the holidays and that purchasing store gift cards this Christmas might be a bad idea. These e-mails are somewhat accurate, somewhat inaccurate, and are even containing outdated information.

While some gift cards have no expiration date because they are reloadable cards, some do have an expiration date that you need to be aware of. You need to closely check the fine print on the back of the card for those time limits. Purchasing a gift card from any merchant does not guarantee that business will be open when you or the recipient wishes to redeem it.

As to the store closings listed in the e-mail, one of the stores mentioned is Pier 1 Imports. As we all know, the Pier 1 Imports store located in Pueblo County actually did close at the end of last year. This does not mean that their gift cards are invalid. There are still several Pier 1 Imports stores open in other locations, and while this may mean driving further to redeem it, remember that this store, as well as many others, have websites for online shopping. Just remember to follow the safety guidelines listed later in this alert for online shopping.

Extra ways to safeguard against Gift Card Scams:

- If you are accustomed to purchasing gift cards from a display rack that has various store cards, be aware that you may become a victim of theft. Value drainers jot down the card numbers found on the back of the cards simply by lightly prying the card from its cardboard base. The value drainer then waits a few days and calls the toll free number on the card to see how much of a balance THEY have access to on the card. Once it has been determined that the card has been activated and the amount on the card, they begin their Christmas shopping online, at your expense.

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- Be sure to purchase gift cards from reputable sources. If purchasing gift cards online, be sure to purchase them from the online versions of the store and not from auctions. Some auctions have been known to be scams.
- Whether you choose a card from a rack or have a clerk hand it to you, always examine both sides of what you're buying before paying for it, even if that means removing the item from its packaging to do so. If you see signs of tampering, or you see that the card's PIN has been exposed, don't purchase the card. Instead, hand it over to the store's management, pointing out what you saw.
- Keep your receipt as proof of purchase for as long as there is value stored on the card.
- Some card issuers offer the option of registering the gift card at the store's website. Doing so gives you the ability to periodically check your card's balance online.

On-line shopping safety suggestions:

If you do not like going to the mall or shopping centers and circling a parking lot endlessly, you may choose to do your shopping online. In doing so, you still need to safeguard your money and personal information.

- Be sure you are shopping on a secured website. To determine this, check that "**https://**" appears in address line where you are to enter your personal information. Also be sure that there is a "closed" padlock symbol in the browser window. If that padlock is open, then the site is not secured.
- Be sure you are shopping on a legitimate website. What you may think is just the store's name with .com after it, may be entirely something different. One of the best ways to be sure of this is to call your local store and ask them for their website address. Shop at sites that have a real-world presence. This means that this is not just a business online, but that this store exists in the real world.
- Before doing business with someone online, be sure to read the "Privacy Policy" that is posted on the website to determine what information they are gathering and how it will be used.
- Make sure you have updated anti-virus and anti-spyware software on your computer. Be sure your firewall is also turned on.

IDENTIFY A SCAM BEFORE A SCAM IDENTIFIES YOU!

If you are interested in an Identity Theft or Scam/Fraud presentation, please contact our office at (719)583-6030.