Informational Alert – December 2009
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Holiday Shopping - Safety Tips
This alert is going to be somewhat lengthy as I want to remind everyone to remember safety first while you are holiday shopping. These are just a few suggestions to remember:

**Shopping Centers**

- Many crimes occur in parking lots. You should be aware of what, and who, is around you from the minute you exit your vehicle. Stay **off** your cell phone when walking to and from your car. Your full attention needs to be on your surroundings.
- Always lock your car. Any purchases you have made, place them in a trunk where they are out of view.
- Trust your instincts. If someone is approaching you and they make you feel uncomfortable, move in a direction where there are several people and ask for assistance.
- Don’t shop alone. There is safety in numbers.
- Avoid carrying large amounts of cash.
- Have your keys out when you leave the store and ready to enter your vehicle.
- Do not overload yourself with packages to the point that you cannot protect yourself if someone dangerous approaches.
- While shopping, remain alert as to where your personal effects are. Purses and wallets contain everything a criminal needs to commit identity theft, auto theft and residential burglary (drivers license, home addresses, checkbooks, keys to homes, etc.). Ladies, **never put your purse in a shopping cart**. Criminals like to work in pairs. While one distracts your attention, the other will take off with the complete purse or reach in and take the wallet. Keep the purse over your shoulder with the purse firmly pressed close to your body. If the purse is too heavy to carry, then it’s time to think about lightening the load.

**On-line shopping safety suggestions**

If going to shopping centers and circling a parking lot endlessly is not your cup of tea, you may choose to do your shopping online. If you choose to do 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. Don’t just type in the store name with the .com behind it. What you may think is just the store's name with .com after it, may be entirely something different. 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.

**Holiday Gift Cards**

While some gift cards have no expiration date, because they are reloadable cards, there are others that 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 or your receipt for those time limits.

Also remember, purchasing a gift card from any merchant does not guarantee that business will be open when you or the recipient wishes to redeem it. Our economy is still recovering and sometimes a business finds itself in a situation where they must make a difficult choice to close.

**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, all at your expense.

• 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.

If you should become a victim of any crime, the first contact you should make is to file a report either with the Police Department or Sheriff's Department, depending on where the incident happened.