



Beware of These COMMON Holiday Scams

The holiday shopping season is here! Along with it, a rise in fraud and financial scams that play off our holiday spirit and activities. Protect yourself. Learn about the most common holiday scams, what to watch out for, and tips to avoid them. REMEMBER: awareness is the most powerful protection from fraud.

SCAMMERS MAY:

TIPS TO AVOID:

Gift Card SCAMS



- Tamper with gift cards on display racks to steal activation codes and PINs.
- Offer discounted gift cards that turn out to be fake or stolen.
- Request gift card payments for supposed emergencies or prizes.

- ✓ Only purchase gift cards from reputable sources
- ✓ Check for tampering
- ✓ Never give gift card information to strangers

Online Shopping SCAMS



- Create fake online stores to lure shoppers with attractive deals but deliver counterfeit goods or nothing at all.
- Use phishing emails to impersonate legitimate retailers to steal personal information.
- Conduct social media scams offering fake promotions or contests to collect data.

- ✓ Always verify the legitimacy of online stores
- ✓ Be cautious of deals that seem too good to be true
- ✓ Be wary of social media offers and promotions





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Delivery SCAMS



- Send fake delivery notification emails or texts containing malicious links.
- Send "missed package" messages requesting personal information to reschedule delivery.
- Use "brushing" scams where unsolicited packages are sent to create fake reviews.

Charity SCAMS



- Use fake charities to solicit donations via email or phone.
- Impersonate legitimate charities using similar names.

Financial & Personal Data SCAMS



- Use phishing emails to request account updates or confirmations.
- Conduct social media surveys to gain access to your personal data.
- Shoulder "surf" and "skim" at ATMs and PIN pads at busy shopping locations to get access to your card information.

TIPS TO AVOID:

- ✓ Never click on links in unexpected delivery notifications
- ✓ Verify directly with shipping companies the status of your deliveries or packages
- ✓ Do not engage with any activities involving unsolicited packages

- ✓ Always research charities before donating
- ✓ Be sure to validate that charity name is correct and authentic
- ✓ Be wary of unsolicited donation requests

- ✓ Be cautious about sharing data
- ✓ Monitor your accounts closely
- ✓ Be alert and shield the view of ATM or other PIN entry pads when using
- ✓ Promptly report and look into any suspicious account activity

By staying vigilant and following best practices for online safety, you can better protect yourself from these common holiday scams and enjoy a more secure festive season. Don't let fraudsters steal your hard-earned money or holiday joy!

We're Here to Help



If you believe you are a victim of fraud or notice any suspicious activity on your accounts, act quickly and let us help. Immediately report your suspicions to the bank. Our team can help you take the proper steps to protect your bank account and money. You should also report the suspected activity to law enforcement. For ongoing, updated fraud prevention information, visit the Consumer Financial Protection website at <https://www.consumerfinance.gov/consumer-tools/fraud/>.

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