

Tis the Season to Watch for Scams

December 2011



This holiday season, don't fall prey to a criminal's cyber scam. Protect yourself by following a few simple guidelines when shopping online and giving to charities. Actually, these rules are good all year round as well.

Step up your online safety procedures

Watch out for unsolicited emails offering deals that are too good to be true. There's a good chance they are phishing scams designed by bad guys going after your Personally Identifying Information (PII). Consumer advocates also suggest paying on-line with a credit card instead of a debit card. You are then protected under federal law if you don't receive the merchandise you purchased. Also, you can dispute any unauthorized charges when you use a credit card. Additionally, you should always keep documentation of any orders made on-line, and frequently review your credit card and bank accounts for any unusual activity. Finally, keep an eye out for any missed bills or statements which could potentially indicate your account has been taken over.

When it comes to charities, do your research

Sometimes being generous requires a little legwork, but it is worth the time and trouble to protect yourself and to ensure that the cause or organization you wish to support actually receives your money. Online resources such as CharityNavigator.org, which rates charities according to their financial stability, accountability and transparency, can be used to research an organization before committing to a donation. Also, the Consumer Fraud Reporting website is a good resource you could utilize in your decision making process. Another option is to contact your state attorney general's office to see if a charity is legitimate. If you really want to dig down into a charity, you can also contact them and request their IRS Form 990. This government form provides detailed financial information regarding their charity, and any legit organization should be happy to provide it.

Protect yourself from bogus or predatory solicitations

Even if you are on the "Do Not Call" list, charities are not bound by those rules. If you receive a call requesting donations, and are interested in possibly making a donation, ask them to send you their information through the mail to allow you to look into their organization more thoroughly. Though, make sure you shred or tear up any charity mailings that you choose to ignore, as identity thieves aren't above digging through trash to find documents with your personal information.

Also, this is really the time of year to be on the lookout for phishing scams and malware infested emails. Avoid all emails from charities you don't normally support. Even if it is a charity that you support, it is always safer to use a stored link that you know is safe or search out the website that your computer's security software has approved. (You DO have virus protection, firewalls and browsing security software, right? If not, get yourself an early holiday gift.)

The safest thing to do is to contact the charity of your choice on your own. If you are looking for ideas on who to donate to, there are online resources that can help you to identify legitimate charities in need of your contributions. Just remember, you must take charge of your online activities and charity efforts to ensure you have a cyber-safe holiday season.