

Online Holiday Shopping Safety Tips

Be especially wary of internet fraudsters during the holidays when online shopping is popular. When making online purchases this holiday season watch out for these scams and follow these safety tips:

Fake Websites and Fake Apps

Scammers create fake websites and apps that look just like popular retailer sites to fraudulently collect your payment/personal information or distribute malware and hijack your device. Be cautious of any "website" or "app" that ask for suspicious permissions, such as granting access to your contacts, text messages, stored passwords, or credit/debit card information. Poor grammar or misspelled words is also a red flag that the website or app is a fake. Use only official retailer apps found on the retailer's website or on a reputable app marketplace.

Email Links

Avoid clicking on links in unsolicited or unfamiliar emails. The links may lead to an illegitimate website attempting to capture your personal information or download malware to your computer. Be on the lookout for emails that have typos or other obvious mistakes. Be skeptical of email attachments described as coupons, rebates, payment forms and offers that seem "too good to be true."

Making Payments on Unsecure Sites

Before making a payment online check to be sure that the website URL has "https" at the beginning with a lock symbol. This means that the site is protected. Websites with "http" at the beginning of the URL with no "s" are more vulnerable to attacks by scammers. Always use difficult-to-guess, unique passwords to protect your accounts.

Using Public Wi-Fi to Shop

Free Wi-Fi in public places may be convenient, however, these networks may not be secure and may expose your personal information to scammers. Avoid using public Wi-Fi to make purchases online, login to Online Banking, or access other sites that have your sensitive personal information.

Package Delivery Confirmation Scams

Scammers call or email pretending to be from the U.S. Postal Service or a major shipping company. They claim to have a package for you but must "confirm" it belongs to you by asking you to provide personal information. Don't share, legitimate delivery services will never ask you for private personal information.

Monitor Account Activity

Enroll in Online Banking and account Alerts so that you can closely monitor activity in your accounts. Notify the Bank immediately if you note any unauthorized transactions or suspicious account activity.

For more internet security tips visit First County Bank's website Customer Resources and explore our <u>eFraud Prevention & Safety Tool</u>

If you have any questions please call our Customer First Contact Center at (203) 462-4400 (Mon – Fri 8:30 a.m. to 4:30 p.m.)

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