SRMG HOT TOPIC: SHOP ONLINE SAFELY

Every year an increasing number of people do their shopping on the Web to avoid long lines at the mall. However, for consumers who are not savvy about online safety, this convenience can come at a huge price.

To avoid having your shopping experience ruined by a cyber crook, take a few important steps.

- **Safeguard your identity when you are online.** Use monitoring services such as CardCops [IdentitySecure](#) and [IDENTITY GUARD](#). Many major credit card companies also provide this type of service (e.g., [Chase Identity Protection](#); [CreditSecure](#) [American Express]; and [Citi IdentityMonitor](#)).
- **Learn the safest way to pay for purchases online.** MSN Money's article *[The Safest Ways to Pay Online](#)* provides useful information on this topic.
- **Review consumer safety tips for online shopping.** Check out articles with tips from highly regarded sources—*[How to Shop Online More Safely](#)* (Microsoft); *[10 Tips for Safe Online Shopping This Holiday Season](#)* (the Better Business Bureau [BBB]); and *[Shopping Online](#)* (OnGuardOnline.gov).
- **Educate yourself about online scams, fraud, and identity theft and laws related to these types of crimes.** [Scambusters.org](#) and [About.com](#) are valuable resources for this type of information.
- **Review customer ratings for online stores.** Web sites such as [Epinions](#) and [bizrate](#) provide customer evaluations for many large online retailers.
- **Beware of fraudulent e-mails and phishing scams.*** Microsoft's article *[How to Recognize Phishing Email Messages, Links, or Phone Calls](#)* can help you recognize these types of attacks and more effectively protect yourself.
- **If your identity is stolen despite your best efforts, notify the appropriate authorities.** If you believe that your identity has been compromised, file a complaint with the [Federal Trade Commission (FTC)](#); the [BBB](#); and the [Internet Crime Complaint Center (IC3)](#).

* A note about donation scams. In recent years, cyber criminals have seized the opportunity to take advantage of Good Samaritans during times of crisis—such as when a natural disaster occurs—by setting up false charities to solicit donations. Microsoft's article *[Phishing Scams that Target Activities, Interests, or News Events](#)* can help you avoid becoming a victim of such a scam.