



Identity Protection Tips for Online and Retail Holiday Shopping

The holiday season can be a frantic time for both online and retail shoppers. With this knowledge, identity thieves are well prepared to target shoppers—leaving shopping safely largely in the hands of consumers. Armed with awareness, shoppers can confidently make their purchases and protect their identities.

There are simple ways consumers can avoid scams and other types of malicious cyberactivity and enjoy their holiday shopping. A bit of forethought and preparedness is all it takes to foil thieves' efforts.

Keep these tips in mind when shopping online:

- **Watch the Web address.** One quick way to check a site's security is to take a look at the URL—does it read “http” or “https”? If it reads “https,” that means the page is secured—that should always be the case for pages on which credit card information is entered. If the site is not secure, consider taking your business elsewhere.
- **Don't be tempted to store information.** Many e-commerce sites ask consumers to store credit card information on the site, with the enticement that it will make future purchases go faster. That might be the case, but storing financial details like credit card numbers on a retailer's website is a dangerous move, leaving sensitive information more vulnerable to identity thieves.
- **Pay from one place.** Entering financial information at countless sites across the Web multiplies the risk of identity theft. Paying bills from one central, secure location—such as a bank's website—lessens the exposure of key data that identity thieves are after.
- **Create complex passwords.** It might seem like a bother to remember a plethora of complex passwords, but the effort can pay off in terms of safety. Hard-to-guess passwords help protect accounts that contain financial and other identifying information at online shopping, financial and other sites. Change passwords regularly as yet another precautionary step.

A truly happy holiday also means protecting those soon-to-be-purchased presents. With retail shopping, credit cards reign supreme over cash or debit cards. Here are three reasons why:

- **The Most Protective Plastic.** Under federal law, the consumer's ultimate liability for fraudulent use of a credit card is only \$50. Many issuers waive that fee if the plastic falls into the wrong hands; if card is reported lost or stolen before bogus charges are made; and if the card number is stolen but not the card itself.
- **Season's Thievin'.** It's not just seasonal Santas who appear at the mall this time of year. Pickpockets also show up using bump-and-lift efficiently to heist wallets. If the wallet goes MIA during a shopping trip—or any other time—the cash and credit cards are lost forever. With a quick phone call to the card providers, those accounts are immediately frozen and replacement cards are issued so holiday shopping can be resumed.
- **Purchase Perks.** Credit card rewards such as travel miles or cash-back are one incentive to pull out the plastic. But the list of perks continues when using a credit card to make holiday or other purchases. Additional benefits can include extended return policies, price protection, damage and theft protection as well as extended warranties.

If you suspect you're a victim of identity theft or wish to proactively manage your identity, contact West Bend Mutual Insurance to learn more about our Identity Protection Program, powered by IDT911 – the nation's premier consultative provider of identity and data risk management. To learn more, visit <http://www.thesilverlining.com/personal-insurance/identity-theft-insurance> or www.idt911.com.