



## HOLIDAY ONLINE SHOPPING TIPS AND TRICKS FOR THE 2020 SEASON

November 25, 2020 – As we head into the holiday season, retailers prepare for what they believe will be the busiest online shopping year yet. With infinite “Black Friday” deals going on, it’s important to keep online shopping tips in mind as you begin purchasing gifts. If you decide to take advantage of these online deals, it’s important to first and foremost have the latest antivirus software updated on your electronic device.

Once that step is complete and you’re ready to shop, the Federal Trade Commission suggests following these tips below:

- **Take time to compare products.** To get the best deal, it’s important to do your research and compare the product on multiple sites. It’s also key to read reviews online regarding the product before purchasing.
- **Check out the seller.** It is key to confirm that the seller is legitimate. Look for reviews regarding the site’s reputation and customer service. It is also important to ensure there is a contact form or page that you can utilize if needed.
- **Look for coupon codes.** Search the store’s name with terms like “coupons,” “discounts,” or “free shipping.”
- **Pay by credit card or with Apple Pay.** Paying by credit card or through Apple Pay provides you with added protections, including disputing a charge if needed. Never wire money or “mail in cash” for products online. If a seller asks you to do this, it is most likely a scam.
- **Use secure checkout.** Before you enter your card information, confirm that the website address starts with a “https.” The “s” stands for secure. If you don’t see the “s” after “http” do not enter your information on the site.
- **Keep records.** It is important to hold onto confirmation emails until you receive your items and are satisfied with your purchases.

As an extra security step, it is important to monitor your card activity on your mobile app frequently after making online purchases. By following this step, you can actively catch any potential fraud attempts as soon as possible.

By putting these tips into practice, you can help to protect yourself, your money and your personal information during this holiday shopping season.

Interra, headquartered in Goshen, was chartered in 1932 and has assets of \$1.3 billion. The credit union’s field of membership spans 18 counties in northern Indiana, with more than 300 full and part-time employees serving nearly 87,000 members. Interra currently operates 15 offices in Elkhart, Kosciusko, LaGrange, Marshall and Noble counties in Indiana. A 16<sup>th</sup> office is set to open in LaGrange in early 2021. Interra also serves its members with a suite of robust electronic services at [interracu.com](http://interracu.com).

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