



## TIPS & TRICKS TO AVOID FRAUD ATTEMPTS THIS HOLIDAY SEASON

November 28, 2022 – The hustle and bustle of the holiday season is upon us. As you prepare your shopping lists during this time of year, it's crucial to be aware of current holiday scams that are affecting thousands of people daily. Not only can scammers rob you of hard-earned money, but they can also steal personal information that can be detrimental in a variety of ways.

The two most prevalent holiday scams are non-delivery and non-payment. A non-delivery scam is when a buyer purchases a good or service online and never receives the item or service. A non-payment scam involves a good or service being shipped before the seller is paid. According to the Internet Crime Complaint Center's 2021 report found on the Federal Bureau of Investigation's website, non-payment and non-delivery scams cost individuals over \$337 million in losses during 2021. Additionally, credit card fraud accounted for an additional \$173 million in losses.

What are some ways you can stay proactive and safe during the 2022 holiday season? Follow these helpful tips to best protect yourself, your wallet, and your identity.

### Practice Safe Cybersecurity Hygiene.

- Be mindful of any suspicious links or attachments you may receive in emails, see on websites, or find on social media. These phishing scam attempts get you to click on a link that asks for personal information such as your username, password, and bank account information. It's important that you avoid these links or attachments and do not provide personal information online.

### Purchase Items From A Legitimate Source.

- When purchasing items online, you will want to check each website's URL to ensure it's the legitimate and secure site for that store. A credible website will include "https" in the web address. If it's not showing this information, do not purchase from that site. If you're planning on purchasing from a store for the first time, make sure to do your research prior to making the purchase.
- Verify a seller is legitimate before purchasing from their store or marketplace. You can verify this information through feedback ratings. If a seller is ranked low or has no ratings at all, it's best to avoid purchasing any items from this vendor.
- Avoid purchasing from a buyer who requests your items be shipped using a method that avoids customs or taxes inside another country.

### Follow the Shipping Process.

- It's vital to always receive the tracking number when buying online. This will allow you to track your items and ensure they are all delivered appropriately.

### Monitor Your Accounts.

- Be sure your accounts are set up for real-time alerts to help you daily monitor transactions and watch for any unexpected purchases. You'll also want to review your monthly statements to assess for any suspicious transactions.
- If you feel you're a victim of fraud, contact your financial institution or credit card company right away.

Interra Credit Union, headquartered in Goshen, Indiana, was chartered in 1932 and has assets of \$1.7 billion. The credit union's field of membership spans 18 counties in northern Indiana, with more than 315 full and part-time employees serving over 91,000 members. Interra currently operates 16 offices in Elkhart, Kosciusko, LaGrange, Marshall, and Noble counties in Indiana and via a suite of robust electronic services at [interracu.com](http://interracu.com).

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