

## Holiday Tips

Criminals and scammers use many different techniques to fool potential victims. Here are some useful tips you can use to avoid being a victim of a holiday scam.

### Gift Card Scams

Gift cards purchased through online auctions sites are often fraudulent or stolen. The safest way to purchase gift cards is directly from the merchant or retail store. However, you have to be careful when purchasing gift cards at retail stores as well. Thieves can write down the code or use a device to scan the magnetic strip on the back of gift cards that are available on the racks. Every few days the thief will check the balance and redeem the card's value online without the gift recipient's knowledge. When buying a preloaded card, always have the cashier scan the card to verify that the full amount is available. Also, check to make sure that the packaging hasn't been tampered or damaged.

### Phishing and SmiShing Schemes

In phishing schemes, a fraudster poses as a legitimate entity and uses e-mail and scam websites to get a victim's personal information, such as account numbers, user names, passwords, and other sensitive information. SmiShing is the act of sending fraudulent text messages to bait a victim into revealing personal information. Remember to be leery of e-mails or text messages that indicate a problem or questions about their financial accounts. In a scam like this, fraudsters ask their victims to follow a link or call a number to update their information or correct a problem with their account. The website or message the victim goes to will look legitimate, but it's a trap. The site will allow the fraudster to steal and information the victim provides. A couple of the most common SmiShing schemes includes offers to lower interest rates on credit cards or involve fraudulent deliveries of packages.

### Charity Scams

Before giving to a charity, you may want to look at two websites from the Federal Trade Commission on the warning signs of charity scams:

- Before giving to a charity: <http://go.usa.gov/cTsmk>
- Current charity scams: <http://go.usa.gov/cZrTF>

Finally, to avoid becoming a victim of cyber fraud, do not respond to unsolicited spam emails. Also, be cautious of emails claiming to contain pictures in attached files or any attached file since these files may contain viruses. Only open attachments from known senders. Scan the attachments for viruses if possible.