

Tips for Safe Online Shopping



Billions of dollars will be spent online over the course of the next month, and, unfortunately, there are those that will be looking to steal some of it. Make sure you're not a victim.

Let's face it, there's every reason in the world to shop online. The bargains are there. The selection is mind-boggling. The shopping is secure. Shipping is fast. Even returns are pretty easy, with the right e-tailers. Shopping has never been easier or more convenient for consumers.

But what about the bad guys who lay in wait?

Stay calm. You simply need some common sense and practical advice. Follow these basic guidelines and you can shop online with confidence. Here are 11 tips for staying safe online, so you can start checking off items on that holiday shopping list.

Continued on the next page.

Wondering how you are going to finance this year's holiday season? Save yourself stress next year by opening a holiday or vacation club at The Milford Bank!

Gifts, parties, and travel can carry a hefty price tag at the end of the year. Why not begin saving for your holiday expenses well ahead of time?

Small weekly deposits can add up quickly! Stop by any office to open your Club Account today!



Laura Turner	26 years
Patricia White	24 years
Eva Chetcuti	16 years
Sindy Berkowitz	14 years
Pam Reiss	14 years
Kristine Rodriguez	10 years
Deb Gagliardi	6 years
Michael Capodanno	4 years
Craig Sayers	3 years

Congratulations!!

Holiday Hours:

Thursday,
November 22nd,
Thanksgiving
All Offices Closed



Monday,
December 24th,
Closing at 3:00
Tuesday, December
25th, Christmas
All Offices Closed



Monday,
December 31st,
Closing at 3:00
Tuesday, January
1st, New Years
All Offices Closed



Electronic services are available 24/7 for your convenience.

Safe Shopping Online (cont.)**1. Use Familiar Websites**

Start at a trusted site rather than shopping with a search engine. Search results can be rigged to lead you astray, especially when you drift past the first few pages of links. If you know the site, chances are it's less likely to be a rip off. We all know Amazon.com and that it carries everything under the sun; likewise, just about every major retail outlet has an online store, from Target to Best Buy to Home Depot. Beware of misspellings or sites using a different top-level domain (.net instead of .com, for example)—those are the oldest tricks in the book. Yes, the sales on these sites might look enticing, but that's how they trick you into giving up your info information.

2. Look for the Lock

Never buy anything online using your credit card from a site that doesn't have SSL (secure sockets layer) encryption installed—at the very least. You'll know if the site has SSL because the URL for the site will start with HTTPS:// (instead of just HTTP://). An icon of a locked padlock will appear, typically in the status bar at the bottom of your web browser, or right next to the URL in the address bar. It depends on your browser.

Never give anyone your credit card over email. Ever.

3. Don't Tell All

No online shopping store needs your social security number or your birthday to do business. However, if crooks get them, combined with your credit card number for purchases, they can do a lot of damage. The more they know, the easier it is to steal your identity. When possible, default to giving up the least amount of information.

4. Check Statements

Don't wait for your bill to come at the end of the month. Go online regularly during the holiday season and look at electronic statements for your credit card, debit card, and checking accounts. Make sure you don't see any fraudulent charges, even originating from sites like PayPal. (After all, there's more than one way to get to your money.)

5. Inoculate Your PC

Swindlers don't just sit around waiting for you to give them data; sometimes they give you a little something extra to help things along. You need to protect against malware with regular updates to your anti-virus program.

6. Use Strong Passwords

We like to beat this dead horse about making sure to utilize uncrackable passwords, but it's never more important than when banking and shopping online. Our tips for creating a unique password can come in handy during a time of year when shopping around probably means creating new accounts on all sorts of e-commerce sites.

7. Think Mobile

There's no real need to be any more nervous about shopping on a mobile device than online. The trick is to use apps provided directly by the retailers, like Amazon, Target, etc. Use the apps to find what you want and then make the purchase directly, without going to the store or the website.

8. Avoid Public Terminals

Hopefully we don't have to tell you it's a bad idea to use a public computer to make purchases, but we still will. If you do, just remember to log out every time you use a public terminal, even if you were just checking email.

What about using your own laptop to shop while you're out? It's one thing to hand over a credit card to get swiped at the checkout, but when you must enter the number and expiration date on a website while sitting in a public cafe, you're giving an over-the-shoulder snooper plenty of time to see the goods. At the very least, think like a gangster: Sit in the back, facing the door.

10. Count the Cards

Gift cards are the most requested holiday gift every year, and this year will be no exception. Stick to the source when you buy one; scammers like to auction off gift cards on sites like eBay with little or no funds on them.

Source: PC World

Here at The Milford Bank, we have an array of free services to help keep your financial information safe! We recommend:

eStatements

eStatements offer you the convenience of keeping all of your account information in one secure place, get your statements earlier and no risk of losing them in the mail.

CardValet

The power to manage your debit card on-the-go is now available in our mobile banking app. See transactions in real time with instant alerts. Turn payments on or off, which is handy when you can't locate your card. Set a location (geographic) boundary where the card can be used. Restrict card use to

certain types of businesses. (Enable grocery store while turning off restaurants.)

Notifi

This new service in your mobile banking app allows you to set real-time alerts, notifying you when certain transactions occur. You can set up the following alerts to receive updates on your account activity: Daily Balance Alert, Balance Alert, Transaction Alerts, Overdraft Protection Alert, and an Insufficient Funds Alert.

Find instructions to sign up for these valuable safety tools on our website or call or stop by and office for details!

