

How to Protect Yourself Against Financial Crimes

Identity theft is a year-round problem. Below are a few tips to protect yourself.

- **Use a Secure Site When Shopping Online** – Make sure a site is secure. Look for “https” rather than “http” in the Web address of the page that asks for your credit card information. You can also look for an icon of a locked padlock at the bottom of the screen, which another sign of a secure site.
- **Be Leery of People Looking Over Your Shoulder** – Thieves may try to get your information by taking a picture of your credit card or writing down the information they see during your transaction. Be sure to cover your credit card number or other private information from prying eyes.
- **Don’t Shop on a Public Computer or Public Wireless Networks** – You cannot verify the security of a public computer or wi-fi network. Some may be infected with spyware that records each keystroke entered. So, even if you are using your own laptop on an unsecured network, you could be giving ID thieves your credit card information.
- **Use Merchants You Have Used Before** – It can be tempting to shop at a new online store to get a bargain. However, if you are not familiar with an online retailer and you cannot find reputable sources that have done business with this online store, you are better off looking elsewhere. Fraudulent websites could be setup to take your money or worse – your personal information.
- **Check Your Statement Twice** – Check your statement to be sure all of your purchases are accurate. Anything that looks suspicious could be a red flag that your personal data has been compromised.