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## ONLINE SHOPPING SAFETY—WHAT YOU NEED TO KNOW

Scammers can set up internet sites with very little effort. The sites may look convincing, but can be very dangerous. Purchasing from an unknown or disreputable site can cause credit card theft, deliver sub-par goods or take your money without shipping your purchases, at all.

### Avoid trouble:

- Know who you're dealing with. Avoid purchasing from links in spam or web searches. Look for positive reviews.
- Know what the cost should be. Do not send cash or allow "overpayment".
- Pay by credit card for better protection.
- Never email or share your financial information.
- Keep a paper trail; keep receipts and monitor your accounts for correct withdrawals.

Businesses and individuals who sell online should only use reputable payment methods. If you are the seller, checks and money orders may be fraudulent and cannot easily be verified. Merchandise should not be shipped until payment is verified.

Visit the Federal Trade Commission's website [https://www.consumer.ftc.gov/feature-0038-onguardonline\\*](https://www.consumer.ftc.gov/feature-0038-onguardonline) to learn more about online shopping and Internet Auctions.



\*You will be linking to another website not owned or operated by the bank. We are not responsible for the availability or content of this website and do not represent either the linked website or you, should you enter into a transaction. You are encouraged to review the privacy and security policies which may differ from ours.