





## Auto Home Life Business RV Motorcycle Umbrella

## Are You Shopping Online This Holiday?

December 2019

The holiday shopping season is upon us, and many of us are searching our favorite web pages for the best deals on the items that top this year's wish list. Last year, cyber Monday was the year's single biggest day for shopping, generating over 2 billion dollars in sales. This year, consumer experts predict an even bigger day. However, this online activity is also a big day for cybercriminals. We recommend that you have us review your personal insurance to make sure you have the right kind of insurance, including identity theft protection, to protect you and your family throughout the holiday season.



- Use a credit card rather than a debit card. It is easier to resolve issues.
- Make sure your computer has updated security software. Verify that your antivirus software is up-to-date with the latest virus definitions and that useful features like real-time scanning are enabled.
- Update your passwords and make sure they are strong. Do not use 1234 as your password.
- Don't open an email advertisement for sources you do not know.
- Use only familiar websites.
- Check your statements to make sure the charges are correct.
- Always log out of websites after your shopping is complete. Cookies can often keep you logged into accounts even after you close the browsing tab, an obvious no-no. Get in the habit of clicking the "log out" button.
- Try not to do your online banking on the same computer you use to shop online.

The National Retail Federation predicts that 25 percent of adults will do online browsing with their smartphones to find gifts. If you use your smartphone to shop, make sure that you are only browsing safe, well-known sites.





