

## Peak Season Scams

With the bustling Q4 peak upon us. As we search for the perfect gifts, plan vacations, and indulge in festive treats, it's crucial to remain vigilant and avoid falling victim to scams that could dampen our spirits and finances. Here are some essential tips to keep in mind:

### 1. Shop from Reputable Websites:

When making online purchases, stick to trusted websites to safeguard your financial information. Watch out for red flags such as spelling errors, expired security certificates, and the absence of secure HTTPS connections. Before making a purchase, consider checking external review sites to verify the legitimacy of the website.

### 2. Monitor Bank Statements:

Keep a close eye on your bank statements, especially after making online transactions and during this time of the year when spending tends to increase. Report any suspicious activity promptly to your bank using verified contact information obtained from official sources, such as the bank's website or customer service hotline.

### 3. Verify Charities:

Exercise caution when donating to charitable organizations, as scammers often exploit generosity for personal gain. Stick to reputable charities that you're familiar with and avoid those displaying suspicious signs. Giving to charity is a blessing, so ensure that your contributions reach those in need or support legitimate causes.

### 4. Beware of Phishing Emails:

Be on high alert for phishing emails, calls, and text messages offering enticing discounts, coupons, or cash prizes. If an offer seems too good to be true, it's likely a scam. Avoid clicking on suspicious links or following instructions from unsolicited messages. If in doubt, verify the legitimacy of the communication through trusted channels before taking any action.

By following these tips and staying informed about common scams, you can protect yourself from falling victim shopping scams and enjoy a safe and secure shopping experience.