

Scams, fraud and data hacks abound during peak shopping season. However, you can fight back against the criminals who may try to steal your identity and money with a few precautions and common sense.

Protect your identity and your funds during the holiday shopping season by paying attention to these tips.

Monitor Your Accounts

Proactively monitoring your financial accounts (such as bank and credit card statements) can help you catch errors and spot potential fraud at the first sign. To simplify this process, consider using a single credit card for all your holiday purchases. That way you will only have one statement to check instead of several. This practice has the added benefit of reminding you to stay on track with your budget, too.

Always Think Before You Click

To avoid infecting your computer or mobile device with malicious software, never click on a link to a “deal” or “special savings” on a social networking site or in an unsolicited email. Scammers will often disguise a social media post or email to make it seem as if it's coming from a known retailer, but the link will take you to a fake site and infect your device. If you see a link that supposedly leads to a sale you want to take advantage of, visit the retailer's website directly rather than clicking the link. From there you can verify if the sale is legit.

When Shopping Online, Avoid Public Wi-Fi

If you're doing some of your holiday shopping online to avoid the crowds, keep in mind that any purchases made online require transmitting your credit card and/or bank account information over the internet. Using a public Wi-Fi connection to do so puts that sensitive information at risk. Hackers can tap into unsecured Wi-Fi connections at hotspots like coffee shops and airport terminals to capture that information. The new, more secure EMV chip cards *do not* protect against this kind of fraud. If you're using a wireless connection to shop, be sure that it requires a password or WEP key.

Be Proactive

Finally, take action by changing your passwords when you hear about a data breach or other fraud that could affect your accounts. This is especially critical if you use the same password on multiple accounts. If you notice suspicious charges on your credit card or transfers from your banking account, contact your bank right away to notify them of the issue. They may put a freeze on the account to prevent further fraud, and keep the criminals from emptying your account.

