



**Cameron  
Thornton  
Associates**  
A REGISTERED INVESTMENT ADVISORY  
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## Holiday Tips

Presented by ID360<sup>1</sup>

Ah, the holidays... a time for sharing, celebrating, and adding to your credit card statements. It's also when scammers looking for personal information step up their game. As much as we look forward to the holidays, scammers enjoy this time of year even more. After all, it's natural to let your security slip a little when you're busy and spending a lot. To make sure no one but you is tapping your bank account, keep an eye out for these popular scams.

- 1. Use trusted vendors and apps.** Purchase from established vendors to limit the risk of scams. Watch for malicious links or redirects to fake sites. Also, be sure to install mobile apps from the Apple App Store or Google Play Store on your Android device; avoid installs that are driven from website links.
- 2. Don't use free, public Wi-Fi connections.** Your payment card information could be intercepted. Instead, use your mobile service provider's internet connection for enhanced security or use a Virtual Private Network (VPN).
- 3. Avoid the urge to rush.** Take your time to examine links and check for signs of a secure site (e.g. the lock symbol and https://). Also, avoid any sites that end in suspicious domains such as .cc or .ru. https:// is safe, http:// is not.
- 4. Be aware of phishing attempts.** Watch out for fake shipping notices, too-good-to-be-true offers, and phony fraud warnings that could infect your computer or trick you into disclosing payment information. Don't click on suspicious links or open attachments in unexpected emails or text messages.
- 5. Be aware of your surroundings.** If using an ATM, be aware of your surroundings and check for tampering. Criminals can place devices on card readers that copy account details, which can be used to commit fraudulent purchases or withdrawals.
- 6. Gift Cards.** You can buy major retailers' gift cards almost anywhere now – even at gas stations – but check them carefully. If the activation codes are exposed, scammers may have already copied and used the information, leaving you with a worthless card.



7. **Place activity alerts on your credit cards.** Contact your credit card issuers and request that they place activity alerts on your account. We recommend you set it for any activity because thieves will attempt small dollar purchases to test the card.
8. **Use Credit over Debit.** Credit cards will not protect you from scams, but they can limit the damage. Your liability for defective/undelivered items or fraudulent use of your card is \$50, and many credit companies will waive that. Debit cards are linked to your bank account, so it is easy for thieves to drain your account without your knowledge.

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At ID360, your security is very important to us. Protecting your information is our highest priority. Recognize the dangers, and take reasonable precautions. By staying alert and shopping smart, you can prevent the holiday season from becoming open season on your wallet and personal information.

**Protect your credit – protect your identity – protect yourself with ID360 credit and identity monitoring along with expert fraud resolution. Learn more at <https://www.id360.com/cetera>.**

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