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It's the most wonderful time of the year...for scammers!

What a year full of change, uncertainty and stress... The 2020 holiday season is here and time is moving faster than ever. On top of shopping, cooking and party planning, this year we are also trying to keep our families safe. It's all a bit overwhelming, but it is vital, especially now, to stay observant and protect yourself from scammers.

Here are a few tips to avoid losing your hard-earned money to a sophisticated scammer this season.

- 1) Be careful online shopping – if a deal looks too good to be true, it probably is. Stick to stores you trust and avoid unfamiliar sites offering unrealistic discounts. Even with Black Friday and Cyber Monday behind us this year, thieves have ramped it up to take advantage of so many doing all of their shopping online to avoid crowds.
- 2) When it comes to payment methods – pay attention! Don't fall for sites that demand payment with gift cards. Also, avoid requests for payment via wire transfer services such as Western Union or MoneyGram. Scammers are looking for a way to get your money fast and they make it nearly impossible for you to get it back. Credit cards usually offer some sort of fraud protection and are typically the safest way to pay for purchases online.
- 3) Watch for charity scams. The holiday season offers many opportunities for goodwill. Before you make monetary gift, make sure it's a legitimate charity and then call the organization directly or donate through their verified website. There are several new true coronavirus charities this year, but if you choose to donate go the extra step to make sure validate and that you are working with the organization directly.
- 4) Be EXTRA alert. Check your bank accounts and credit card statements routinely, especially after making online purchases. Avoid promotions and giveaways that ask for personal information such as date of birth, social security number or billing address.

This year has been a challenge for many. I hope that you will find a way safely celebrate this holiday season. For me, it will be a real struggle to celebrate Christmas without my loved ones that are in nursing homes. We have enough stress already, so please be extra careful with your personal and financial information as to avoid falling for a scam and creating even more difficulty. Be kind to others and enjoy these last few weeks of the infamous year 2020.

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