SHOPPING ONLINE? — Be Wary of Holiday Crime!—

It's that time of year again—when glowing candles, sparkling snowflakes, jingling bells, and singing snowmen take center stage, relegating scary Halloween goblins and ghost costumes to the clearance shelves. But for many, the holiday season is the busiest and most stressful time of the year, as they host holiday festivities and search for that perfect gift.

Thieves like to take advantage of consumers at this time of year. They exploit the giving nature of the season and turn the elevated stress levels and hectic schedules of consumers to their advantage. It's important that consumers know how to protect themselves from threats that exist on the Web.

As a crime prevention practitioner, you can help keep consumers safe on the Web when they go online to make their holiday purchases by passing on the tips on the right. You might want to offer these tips to popular websites where consumers may see them, or download and photocopy them for posting at places where people gather (educational institutions, community centers, senior centers, libraries, and religious congregations, for example).

- Before you begin shopping online, secure your computer by updating your security software. Every computer should have antivirus software, antispyware, and antispam software, as well as a good firewall. Firewalls and antivirus software are the first line of defense. They help keep your computer safe and secure.
- Keep your personal information private and your password secure. Don't respond to any requests to "verify" your password or credit card information unless you initiated the contact. Legitimate businesses won't ask for this information.
- Beware of bargains from unfamiliar companies. If an offer sounds too good to be true, it probably is!
- Use secure websites for purchases. Look for the icon of a locked padlock at the bottom of the screen or "https" in the URL address. They indicate that you are dealing with a secure website.
- Shop with companies you know and trust. Check a company's background if you're not familiar with it.
- Donate to charities online only if you have investigated the charity. Be sure that the charity's site is secure or make your donation through the mail.
- Consider alternate options to pay for your merchandise, such as onetime or multiuse disposable credit cards or money orders, at online stores and auction sites. Also, make sure you know all the rules and policies of these sites.

Tell consumers to keep these shopping tips in mind as they shop from the comfort of their homes this year and they'll be able to keep their holiday season bah-humbug free!

To find more information about how consumers can protect themselves from online fraud and identity theft, visit the National Crime Prevention Council's website at www.ncpc.org or the Federal Trade Commission's website at www.ftc.gov.