



## Secure and Protect | Protect Against Holiday Scams

As your enduring financial partner AB&T is always looking out for you, especially when it comes to protecting your personal and financial information.

While the holiday shopping season is a time of joy, celebration, and giving, it's sadly also a time when scammers and fraudsters ramp up their criminal efforts to take advantage of the increased online shopping, charitable donations, and general hustle and bustle of the season.

With holiday scams on the rise, protecting yourself is more important than ever. In fact, according to the Federal Trade Commission (FTC), Americans reported losing over \$500 million to holiday-related fraud in 2022 alone, with online shopping scams being among the top threats.

But once again, we're here to help.

### Here are some important Holiday Scam prevention tips to help keep you safe

- **Beware of Too-Good-to-Be-True Deals:** Scammers thrive on holiday excitement. If a deal seems too good to be true, it probably is. Shop from trusted retailers.
- **Stay Vigilant with Emails:** Watch for phishing emails that mimic holiday promotions or charities. Never click links or download attachments from unknown sources.
- **Use Secure Payment Methods:** Stick to credit cards or secure payment platforms. Avoid wiring money or sending payments via gift cards.
- **Monitor Your Accounts Frequently:** Regularly check your bank accounts for unusual activity. Report any unauthorized transactions immediately.
- **Be Cautious with Charitable Donations:** Double-check the legitimacy of charities before donating. Scammers often impersonate charitable organizations during the holiday season.
- **Enable Two-Factor Authentication:** Add an extra layer of protection to your online accounts by enabling two-factor authentication (2FA) where possible.
- **Avoid Public Wi-Fi for Financial Transactions:** Public Wi-Fi can be insecure. Always use a secure network when shopping or banking online.

- **Watch for Shipping Scams:** Scammers may send fake shipping notifications. Verify shipment details directly through the retailer's website, not through unsolicited emails or texts.
- **Protect Personal Information:** Never share personal or financial information over the phone or email unless you initiated the contact and trust the recipient.
- **Take Your Time:** Scammers often use urgency to trick you. Pause before making decisions, especially if it involves money or personal info.

Your safety and security matters to us and we are always here to provide guidance and assistance if and when you need it.

Let's keep working together to make this holiday season truly joyful and scam-free.