

## **How to avoid identity theft during the Holidays**

by Noah W - Monday, November 21, 2011

<https://www.searchbug.com/info/how-to-avoid-identity-theft-during-the-holidays/>

### **Phishing:**

Phishing became one of the most costly and incredibly financially rewarding kinds of identity theft. Significantly more phishing scams are being operated as a result of organized criminal gangs, meticulously created and adequately financed in order to dupe even the most careful shopper.

Phishing utilizes convincing-looking yet fraudulent email messages as well as internet pages. These tactics are basically exact duplicates of well-known and respected companies such as chain stores as well as financial institutions in an effort to fool a person into disclosing sensitive personal financial details which they can use in order to gain access to an individual's personal information.

Typically the emails generally have some variety of an alert for which you really should modify the account or verify the account details to protect yourself from getting the account suspended.

This sort of scheme is especially effective approaching the holiday season, a period when absolutely no person desires her or his banking accounts or charge cards suspended.

Phishing scams account for more than \$10 billion last year, and it's estimated that nearly 10 million Americans receive phishing messages annually and roughly Two million shoppers click on the embedded links and end up victims of the fraud.

### **Tips On How To protect yourself.**

Take notice. Never ever provide any sort of confidential, personal financial, PIN, [social security number](#) or password to any e-mail inquiry. That means if you respond to the message or by way of a web page.

In the event that you receive this kind of message and you may have a relationship (account or membership) with that organization, proceed straight to the main web site of the business in the email received, and get in touch with the customer assistance number listed on the contact us page, and request additional information. Do not ever simply click one of the links within the message simply because the email sender may have spoofed the web site they link users to. And you should not contact any of the numbers provided within the message you received.

### **Counterfeit Receipts Through Electronic mail:**

A fresh deviation of the good old con entails the utilization of e-mail notice regarding receipts for products you didn't order. Typically the behavior takes advantage of the fact that (One) close to the

holiday season most people are working with receipts and for that reason anticipating them; as well as (Two) the fraudster is actually trying to worry people to open up a message attachment you typically could end up being dubious about.

When you open these types of emails or attachments, the fraudsters will attempt to acquire security passwords along with other information and facts in order to provide them to an identity thief.

### **Tips On How To protect yourself.**

Never open up e-mail attachments if you aren't anticipating them, even though you may recognize the email sender. Make certain you've got up-to-date anti-virus (we recommend ESET) as well as anti-spyware security.

### **The "Hard-to-find" Bargain:**

A few years back a large number of internet customers had been scammed out of their hard earned money by phony web sites featuring that season's "must have" present, the Sony PlayStation2.

Each year we anticipate spotting different versions on that concept where identity fraud stands out as the major objective.

What would typically happen after you enter your credit card information you would see a message that would make you believe the sale never went thru. You might see a message like "We're sorry the computers can be quite busy during this time of year and we were not able to complete your transaction at the moment. Please try again in the future."

In this case the scammers might have merely snapped up your visa or mastercard number, along with all the other billing information. And, you are not likely to be on your guard given that you think the purchase never really happened.

### **Tips On How To protect yourself.**

Simply buy from web sites you are sure are legitimate. You can do this by checking to make sure they have a Secure connection (you will see HTTPS:// in the address). The "S" after the http means the site is secure. But you should take it one step further and ensure the web site has a contact us page with an address and phone number. Better yet, a toll-free phone number that is also listed in the yellow pages or on another business directory. Of course you can check the SearchBug Yellow pages or use our free Reverse Phone Lookup to double check. And, you can even call the number to make sure someone answers or you get the company voice mail.

### **Mail Theft:**

Postal theft happens to be popular for identity thieves. They may be after whatever could be used to duplicate your identification or merely improve their own savings accounts. Things such as incoming as well as outbound bank checks, financial institution statements, visa or mastercard statements, charge card offers, gift cards in addition to prepaid cards, and in many cases cash.

### **Tips On How To protect yourself.**

Be extremely careful with your inbound as well as outbound postal mail throughout the holiday seasons. Whenever possible, check your mailbox as soon as the postman arrives. And if you're going away for a few days, be sure to suspend your mail delivery and pick it up at the post office when you return. Another option is to have all mail delivered to a Postal Mail Box "PMB" or a PO Box and you can pick it from a secure location.

Also, sign up for online bill pay and paperless statements to have a few pieces of mail delivered. And if you plan to give chas or gift cards to friends or loved ones, do so in person if you can. If sending large denominations or expensive gifts consider sending them insured or getting delivery confirmation services.

### **Nearest and Dearest (Family, Friends, Associates):**

Among the saddest facts regarding identity fraud, in accordance with numerous reports, is the fact that a good number of identity thefts tend to be perpetrated by individuals known to the target, such as family, friends, neighbors, and even co-workers or roommates.

### **Tips On How To protect yourself.**

Eliminate the temptation. Never leave personal financial details, such as bank account statements, debit cards, checks, or those pre-approved credit or loan applications lying around the house or office. If you're considering giving someone a check this holiday season, consider a gift card or store certificate instead. Something that can't be used to duplicate your identify if stolen.