How to avoid holiday scams

Here’s what to know about the schemes circulating this season and what to do to protect yourself from them.

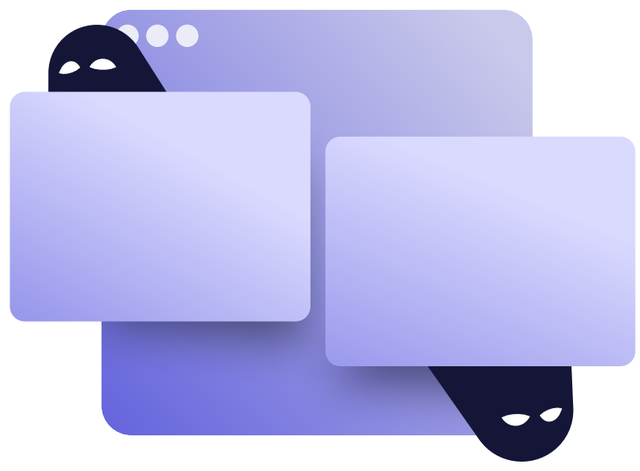
Beware of deals that are too good to be true. Unreasonably low prices—especially on hard-to-find items—are a huge red flag for scams.

Stick with retailers you trust. One of the best ways to avoid scams is to shop only with well-known retailers. If you see deals advertised online for retailers you’re not familiar with, search the company names online along with the word “reviews,” “scam” or “complaint.” Also, visit BBB.org to see reviews of companies.

Don't click on links in emails or text messages, even if they appear to come from trusted retailers. Visit retailers’ sites directly to see if you can find the deal that you’ve been notified about. And if you’ve ordered items online, use the package tracking information that you were provided in your purchase or shipping confirmation email.

Don’t click on ads for discounted items. Instead, go directly to the retailer’s site. If you don’t find the advertised deals on the official site, the ad likely was fake.

Make sure websites are legitimate and secure by checking the URL for misspellings and extra letters or characters (for example, a fake Dick's Sporting Goods URL might appear as d-sportinggoods). In the URL, look for this symbol: https:// Also, look for customer service contact information. If you can't find any or if it directs you to a generic email address, avoid making purchases from that site.



Use a credit card for online purchases. Credit cards offer more protections than other forms of payment if you need to get your money back for fraudulent transactions and for purchases that merchants aren’t willing to refund.

Monitor bank and credit card accounts for unauthorized charges. There’s still a chance that scammers could get your credit or debit card information even if you take the steps above to stay safe. A service such as Carefull can provide 24/7 monitoring of checking, savings and credit card accounts for unusual or fraudulent transactions, as well as credit and identity monitoring.

Carefull