



Seasonal CRD Preparedness Tips

December: Online Safety Preparedness

This holiday season is a time for gift buying and gift wrapping for loved ones. Make sure you are up to date on the latest online safety for purchases made online. See the tips below for decide, password, privacy, and credit card safety:



Tip #1: Check Your Devices:

• **Ensure software is up-to-date (includes: phones, electronics, toys, etc.)**

- Enable auto-updates

• **Change the default password on devices**

- Use different and complex passwords, along with two-factor authentication

• **Check your device's privacy and security**

- Know how your information is used/stored,
- Check if you are sharing more information than you want to provide

Tip #2: Only Shop Through Trusted Sources

• **Don't connect to unsecure public Wi-Fi**

- ESPECIALLY when online shopping or banking

• **Ensure your website is a reputable, established vendor before making purchases**

- Always verify the legitimacy before supplying any information

• **Phishing emails are common around the holidays**

- These emails look like they are from retails (see picture attached)
 - Don't click links, download attachments, or provide personal information

• **Make sure your information is being encrypted.**

- Many sites use a secure sockets layer (SSL) to encrypt information.
- Your information is encrypted by using the URL "https:" instead of "http:"
 - This will also include a closed padlock (encrypted information)

Tip #3: Use Safe Methods For Purchases

• **Use a credit card as opposed to a debit card**

- There are laws to limit your liability for fraudulent credit card charges,
 - Debit cards may not have the same level of protection
- Debit cards draw money directly from your bank
 - Unauthorized charges could leave you with insufficient funds to pay bills

• **Check your credit card and bank statements for any fraudulent charges**

• **If you receive a suspicious email may be a phishing scam, you can report it:** • <https://www.us-cert.gov/report-phishing>

Source:

https://www.cisa.gov/sites/default/files/publications/Holiday%2520Online%2520Safety_tip%2520sheets_2020-v5-DW_508%2520pobs.pdf