



## *AVOID A VISIT FROM HOLIDAY SCAMMERS*

'Twas the holiday season with festive joy throughout the land,  
But criminals are trying to steal money right from your hand.

It's easy to lose track of the details during the hustle and bustle of the holidays  
Every year thousands become victims of scammers in many different ways.

They can rob you of your money, personal information, and leave you feeling dejected,  
But knowing what to look for this holiday season can help you stay protected.

As holiday shopping ramps up, and retailers roll out their seasonal sales.  
Scammers use ads and fake websites to steal money, personal information, & credit card details.

The season of giving is upon us when people show generosity and good will,  
Unfortunately, scammers are ready to take advantage and steal, steal, steal.

With many gifts ordered online it can be hard to keep track of each package delivery,  
But never click on an email or text about an order you don't remember placing because it's probably phony.

This holiday season there are many scams to watch out for,  
But if you ever have questions or doubts, just remember,

**Don't Talk to Strangers,  
Call Your Citizens Bank Banker.**

### **Online Shopping Scams:**

When shopping online, it's best to buy from well-known retailers and websites and avoid too good to be true offers from unfamiliar websites. Also, look for spelling and grammatical errors on a website or in an email, make sure the website has a street address, phone number, and email for the business, and when in doubt, check the Better Business Bureau (BBB) directory to see if an online retailer has been accredited and rated by the BBB.

### **Charity Scams:**

If you are contacted by a charitable organization, watch out for red flags such as pressure tactics, a sense of urgency, vague descriptions of what the money will be used for, and requests for untraditional donation methods such as gift card or wire transfer. If you are unsure about the legitimacy of a charity, the FCC recommends checking in with the National Association of State Charity Officials. This allows you to see if charities must be registered in your state and whether the charities contacting you are registered.

### **Delivery Scams:**

Fake deliveries are a common phishing scam. Scammers send you an email or text message that looks like it's from Fedex, UPS, the USPS, or another shipping company with a link for your package's tracking number and delivery information. Links lead to phony sign-in pages asking for personal information, or to sites infested with malware. The simplest way to avoid a delivery scam is by not responding. Never reply to an email, phone call or text message that asks you for your personal or financial information. This includes asking you to send money or cryptocurrencies to avoid a service interruption or to receive your delivery.