BANK OF LANCASTER ALERTS CONSUMERS TO DANGERS OF HOLIDAY SHOPPING ONLINE

Many people conduct a lot of their holiday shopping on the Internet. According to the National Retail Federation, 50.8 percent of Americans will make at least one holiday purchase online. But as more consumers turn to the Internet to do their shopping so do the fraudsters with their scams. Shopping locally avoids any internet scams and supports the local community but if you plan to do some shopping online, Bank of Lancaster suggests that consumers follow some simple steps to protect themselves.

"If you plan to shop online, you must take the necessary steps to protect yourself and your financial information," said Bank of Lancaster's Security Officer Dixon Foster. "Don't let the spirit of the season get ruined by online fraud."

Bank of Lancaster offers the following tips:

- **If you're not sure, don't share.** Anyone can set up a website these days so be sure you're familiar with the retailer's site before you give them any of your financial information. The Better Business Bureau has a list of about 70,000 safe websites. Check it out at: http://www.bbb.org/online/consumer/default.aspx
- **Is the site secure?** Look for the 's' in https:// and a small padlock at the bottom of the screen before entering any payment information.
- **Know the terms of your purchase.** Is the product returnable and if so, who pays the shipping fees? How long will the product take to ship? What does shipping cost? Read the fine print. If it's not clear or you don't agree, make the purchase elsewhere.
- **Print & Save.** Be sure to print and save the transaction receipt, the order number, a customer service phone number, and any other information you can just in case there's a problem with your order.
- **Check the privacy policy.** Find out what they're doing with your information by reading the privacy policy. If it's too complicated to read or they don't have one, choose to do business with a more consumer friendly website.
- **TMI.** Don't divulge too much information to anyone on the Internet. If a website is asking for your bank account number, social security number or driver's license number, don't share it.
- **Know your rights.** If you suspect you are a victim of fraud, you can contact the Federal Trade Commission at: www.ftc.gov/complaint. You can also contact the Virginia Attorney General at: http://www.oag.state.va.us. Be sure to report it to the Better Business Bureau, too.