

Guard against ID theft during holidays

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Be on guard against identity theft this holiday season.

The Better Business Bureau says ID theft claimed 10 million victims in 2008, a 22 percent increase over 2007, according to a report from Javelin Strategy and Research.

BBB recommends the following online shopping tips:

- Make online purchases with a credit card. If the credit card number lands in the hands of ID thieves, remember that the Fair Credit Billing Act allows you to dispute the charges with your credit card company.
- Only pay on a secured site. Always look in the address box for the “s” in https:// and in the lower-right corner for the “lock” symbol before paying.
- Confirm the legitimacy of all “trust marks.” You can confirm that certification from organizations such as BBB, Versign or TRUSTe is legitimate by clicking on the seal. A legitimate seal will direct you to the certifying organization’s Web site.

BBB recommends ways to fight e-mail phishing:

- Purchase anti-virus software from a business you trust. Make sure you update your computer’s operating system, browser program, and anti-virus software and install all security patches.
- Be wary of e-mails from retailers, banks or shipping businesses. If you receive an e-mail from your bank, retailer or a shipping company claiming that there is a problem with your account or delivery, do not click on any links in the -email or reply with any information. Instead contact the business directly to confirm the issue.
- Be extremely cautious when viewing e-cards. In the past, scammers have created fake e-mail notices that claim generically that a “friend” or “family member” has sent them a card. In some cases, victims have clicked on a link that has installed a virus on their computer or their computer caught the virus when the victims installed supposed software needed to view the e-card.

BBB recommends in-store shopping tips:

- Prevent pickpocketing. Keep your purse tucked securely under your arm and your wallet in a front pocket or other safer place than a back pocket.

– Keep receipts in your wallet. Retailers are required to maintain the privacy of all but the last four digits of the credit or debit card used to make a purchase. But it is still a good idea to keep all your receipts together in safe place, rather than in your bag.

– Review your credit card statement regularly. Check your credit card activity weekly during the holiday season— rather than waiting for the statement at the end of the month— in order to catch suspicious charges as quickly as possible. Immediately report any irregularities to your credit card company.