

## More Scams To Watch For

It's the Holiday Season for the bad guys too! But not the way you might think. They go into scam-overdrive mode. Black Friday and Cyber Monday are the busiest on-line shopping days and they are out to get rich with your money. So what to look out for?

1. At the moment, there are too-good-to-be-true coupons that offer free phones or tablets on sites all over the Internet. Don't fall for it. Make sure the offers are from a legitimate company.
2. Watch out for alerts via email or text that you just received a package from FedEx, UPS or the US Mail, and then asks you for some personal information. Don't enter anything. Think Before You Click!
3. There is a fake refund scam going on that could come from Amazon, a hotel, or a retail chain. It claims there was a "wrong transaction" and wants you to "click for refund" but instead, your device will be infected with malware.

So, especially now, the price of freedom is constant alertness and willingness to fight back. Remember to only use credit cards online, never debit cards. Be super-wary of bulk email with crazy good BUY NOW offers and anything that looks slightly "off".

If you think you might have been scammed, stay calm and call your credit card company, nix that card and get a new one.

Happy Holidays!