

Cyber Safety for Holiday Shopping

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Amidst the Coronavirus pandemic, online holiday shopping is skyrocketing and while it's a smart choice for your health, it's important to remember bank safety. Cyber criminals and scammers find creative ways to steal money and personal information. Here are five best practices to remember this season as you shop online.

1. Secure your debit card with the Card Valet App.

With Card Valet you have the ability to turn your debit card on and off. Turn your debit card on when making a purchase, and then turn it off when the transaction is complete. Card valet gives you the extra benefit of setting up detailed alerts based on location, spending limit, merchant types, and transaction type. It's simple to use and provides piece of mind that you can secure your debit card at any time.



2. Avoid unsecured Wi-Fi.

Public Wi-Fi is an invitation to let a hacker steal your information. We recommend shopping from the comfort of your own home, with the safety of your own secured Wi-Fi. Be sure to set a strong and complex passphrase on your Wi-Fi. Think bizarre and uncommon words. Combine the use of proper nouns, the names of local businesses, historical figures, any words you know in another language. Also substitute symbols for letters, use symbols between words in the passphrase (example: Gre8tNew\$).

3. Update devices and anti-virus software.

Your device security is important to help protect your systems. Make sure all devices are updated to the latest operating system and that your antivirus is current. Run an antivirus scan before you shop.

4. Shop on secure sites only.

Before entering your personal or account information, verify that you see the letters "HTTPS" before the web address. The "S" stands for secure. Also make sure the business looks legitimate. Read the fine print. If a deal looks too good to be true, it might be. Look for customer reviews.

5. Utilize online and mobile banking to monitor accounts.

Keep an eye on debit card transactions and bank statements for unauthorized purchases or withdrawals. Immediately contact your bank if you see anything suspicious. Use online banking to setup notifications for certain account activities, such as account balance or check clearing alerts.

This information is for informational purposes only and is intended to provide general guidance and does not constitute legal, tax, financial or other expert advice. Each person's circumstances are different and may not apply to the specific information provided. You should seek the advice of an appropriate expert to discuss your specific needs before making any financial or other commitments. Be aware that Wi-Fi and antivirus software often have charges that apply.