

Welcome to the SeaComm Federal Credit Union Podcast. Your guide to financial information and what's going on at your credit union.

It's not even Thanksgiving yet, but it's not too early to think about holiday shopping. According to a recent survey, half of Americans dread it, but some advance planning can take the edge off the dread. Here are some holiday shopping tips to consider from the Federal Trade Commission:

- Make a list and a budget. Include incidentals, like cards, wrapping paper and eating out. Oh... and stick to it!
- We always encourage you to shop locally but check out websites that compare prices for items sold online, and at stores in your area.
- Look for rebates. Some can be redeemed at the checkout, but most require you to send documentation to the manufacturer to get your rebate.
- Make sure the scanned price is right. Overcharges cost you money and time, especially if you don't notice them right away.
- Consider customer reviews carefully. The law says reviewers should disclose their connection to a company, but not all of them do. Before you buy anything based on a review, search online for information from sources you trust. Compare reviews from a variety of websites.
- Giving jewelry this year? Take some time to learn the terms used in the industry so you can get the best quality and value.
- If you use a mobile device or computer to shop for deals, be aware that some unexpected emails, texts or posts may lead to fraudulent sites claiming bargains on brand name products. Be aware.
- Save receipts. When you're shopping online, keep copies of your order number, the refund and return policies, shipping costs and warranties.

Wherever your holiday shopping takes you, SeaComm is there with you... New this year is SeaComm Pay, a real-time mobile spending wallet that allows you to quickly and conveniently stay connected to your finances, check balances, receive alerts, and stay secure with on/off controls. Simply, load your SeaComm credit, debit and prepaid cards and go! More details are available on the main page of the SeaComm website.

That's it for this edition of the SeaComm Federal Credit Union podcast. Thank you for joining us!