

Online shopping for the holiday season is getting more popular all of the time. Here is some information to help you avoid fraud this season, and all year long:

Remember that when you are browsing online, information from your browser is usually collected and used by someone to show you more targeted ads. If you click an ad, someone gets that information and you may be sent more ads of similar products or of other retailers. Now, if criminals get that information, they can use it against you for targeted phishing.

You should not only avoid clicking the ads you aren't certain about, but don't click links or attachments you are not 100% confident in either. Never click them if you don't know the sender or even more importantly, if you are not *expecting* them. Even if they appear to come from SeaComm or other financial institutions. Instead, contact us using our phone number and ask about it. You can also log into your NetTeller account directly or go to our online site, seacomm.org, and check any details there. Phishing is a big deal... The cybercriminals can do many things to bait and hook you. They can send a mass spam email hoping someone will click a link or open an attachment that would place malware onto your device, or that can garner other information about you to create targeted phishing emails, texts, or voice messages.

Another thing to be concerned about is advertising that you see on the sides of your browser or in popups that could contain malware. If you click on these, you could download malware onto your device or you may be asked for sensitive information such as login credentials, payment card details, or other identifying information that is sent back to a criminal. You may also be redirected to another site asking for information. So avoid clicking on those ads unless you are 100% certain they are safe.

Even the well-known sites can be used as bait in these scams... If you are intrigued by something you see in those ads, go directly to the store website by typing the address in the address bar.

Shopping online is convenient, but be sure to do it securely and by all means keep an eye on your accounts and report any discrepancies immediately.