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CREDIT CORNER

www.firstpacecu.com

Shopping Safely Online

Finding great shopping deals online can come with risks that you can avoid!



Some things you should know:

1. **Use your credit card.** Using your debit card for online purchases can be risky as it is linked directly to your bank account and doesn't have the same fraud protections as a credit card or payment services like PayPal. Not ready for a credit card? <u>Try our Reloadable VISA Cards</u>

2. Check for the 's'. Legitimate websites have https at the beginning of the site's name. Example: <u>https://www.firstpacecu.com</u> If you don't see the 's' at the end of http, the site is not encrypted and your data will not be secure.

3. **Don't wait to update.** Update your device's security software when updates are available.

4. **Outsmart scams.** Don't give out personal information to fraudsters. Don't click on links or attachments you don't recognize. Free gift cards and holiday bonuses are usually unbelievable for a reason...They're fake!

5. Don't do your shopping on public WI-FI. Don't log into your banking site on a public network either! Public networks are not secure and your information could be stolen easily.

Read More About Being Cyber Secure Here