

The Best Ways to Protect Your Identity During the Holidays...

With the holiday season right around the corner, you should start taking precautions to protect your identity. The Federal Trade Commission reported that Americans lost over \$905 million in 2017 due to fraud, with identity theft making up 14% of reported losses. The most significant spikes in fraud are typically seen between Thanksgiving Day and Dec. 31, so the steps you take now to protect yourself are crucial to your financial future going into the new year.

How You Can Protect Yourself This Season

Be wary of digital greeting cards

Make sure those e-greeting cards are really from Grandma. Although they might look harmless in your inbox, fake digital holiday cards can contain malware that accesses personal information — like credit card information, saved passwords, or sensitive documents — stored on your computer. Hackers can even make it appear as if cards were sent directly from a contact's email address. Instead of clicking a link that could potentially contain malware, copy the code given for the card and paste it into the actual website it was sent from.

Place a hold on your mail while you travel

Mail theft is one of the riskiest sources of non-technological identity theft. According to AAA, roughly 107.3 million Americans traveled out of town for the holiday season in 2017 — leaving their bills and bank statements vulnerable to identity thieves hoping to take advantage of an unattended mailbox. If you're going out of town to celebrate, contact USPS to place a hold on your mail until you return.

Seek out extra security when shopping online

The hope of avoiding Black Friday hordes or Christmas crowds drives Americans to online shopping for all of their holiday gifts. While this may mean less risk of credit card skimmers, you should take steps to ensure the sites you shop on are safe. Avoid shopping on a public Wi-Fi network, and look for sites where the URLs begin with "https" to indicate extra steps have been taken to protect your personal information.

Be cautious of cold-calling charities

The holidays are a great time to make donations, but be wary of fake charities out there that take advantage of the giving season. Charity scammers are more likely to be active during the holidays, calling from numbers within your area code and asking for your personal and financial information. If you want to support a cause you care about, research reputable charities online and pay by credit card or check for an extra layer of security.

What Else You Can Do

Invest in identity monitoring services

Even the safest of shoppers can have their identities stolen. Don't risk your financial reputation — be proactive and invest in real-time monitoring services that will alert you when your personal information is used. Many services will assume power of attorney and save you the hassle of resolving fraud on your own. Find an identity theft protection service that fits your needs this holiday season from our research-backed reviews.

Protect your fellow consumers

If you come across or fall victim to a scam this holiday season, protect yourself and others by reporting it to the Federal Trade Commission. It can help you create a recovery plan and take necessary action to resolve your complaints.