

## Stay Safe While Holiday Shopping

Have you made your holiday shopping list and checked it twice? The busiest part of the holiday shopping season begins tomorrow on Black Friday! Cyber Monday follows shortly thereafter. Horseshoe Bay residents may be looking for cost-effective deals, either at local stores, in larger cities such as Austin or San Antonio, or online.

Now that it is time to shop for the special people on your list, it's also ideal time to brush up on your shopping safety habits. Unfortunately, senior adults can be more vulnerable to crime, including theft or financial scams. The City of Horseshoe Bay offers these tips to help you stay safe as you navigate the crowded stores or surf the ever-changing web.

### Shopping in Person

While many residents enjoy the convenience of online shopping and home delivery, for some, shopping in person offers a more tangible or even nostalgic experience. Stores, however, may be exceptionally crowded over the next several weeks, and the following tips can help you stay safe and avoid identity theft.

- **Be cognizant of the weather and the time:** Avoid driving when the weather conditions are poor. If you take public transportation or a senior services bus to your destination, make sure you know the schedule and where to catch your ride home.
- **Prepare for a potentially long day and for unexpected circumstances:** If you have a fall detection device, such as a neck pendant or watch, ensure it is charged and you are wearing it correctly. Pack any medications you might need to take during your time out. Stop often to drink water or rest as needed.
- **Consider shopping during off-peak hours:** Go early in the day or on weekdays to avoid large crowds and for a more relaxed experience. Many stores have senior-specific hours; check ahead to see if these are available.
- **Use the buddy system:** Go with a friend or family member for extra security, help carrying bags, and socialization. If not, periodically check in with family members via phone call or text and have a designated person to call in case of emergency.
- **Park safely:** Park in well-lit areas, close to the store entrance, especially if shopping at night. Keep car doors locked and packages out of sight, preferably in the trunk.
- **Keep belongings secure:** Before exiting your vehicle to enter a store, double check that you have your wallet, shopping list, and keys. Carry your purse close to your body and or keep your wallet in a front pocket. Be aware of your surroundings and keep valuables out of sight. Never pull out a large amount of cash while paying; instead, keep your envelope or wallet in your purse and pull out bills individually.
- **Protect your personal information:** Shield the keypad when using a PIN at checkout or ATMs and never write your PIN on your card.
- **Manage your purchases:** Don't overdo it in one trip; break up shopping into smaller, more manageable outings. Keep receipts and shred them at home instead of throwing them in public trash cans.

- **Trust your instincts:** If you feel unsafe at all, find an employee and ask for help. If you are alone, ask a security guard or staff member to walk you out to your car if it is dark or you cannot safely carry all of your purchases.

## Shopping Online

Shopping from our computers or phones while we relax at home can be convenient. Sometimes, the best holiday shopping deals can be found online. Online shopping scams often start with a phony website, mobile app, or advertisement on social media, either by creating an entirely fake company or closely mimicking the retailers you trust. Before you engage with any deal online, follow these tips.

- **Shop with trusted retailers:** Stick to major, reputable retailers you know and trust rather than unfamiliar auction or classified ad sites.
- **Verify the website's security:** Only shop on secure sites that begin with "https://" and not "http:"! Watch out for any foreign domains instead of ".com" or ".net," as well as extra words like ".app" or ".bargain" in the URL name.
- **Limited customer service information:** Be wary if customer service can only be reached via an online form or gmail/yahoo email account. Reputable companies normally have multiple contact options, as well as an official business email.
- **Use strong passwords:** Create strong, unique passwords for each online account.
- **Be cautious with links:** Do not click on links in unfamiliar emails or social media posts. Visit trusted store websites directly. Visiting any fraudulent website can put you at risk of malware. To shop safely, make sure your computer's security software is completely up-to-date and your pop-up blockers are on. Hover your cursor over hyperlinks to see if the URL is safe before clicking. Don't open any email attachments from unknown senders.
- **Extra steps for the discount:** If a seller asks you to provide personal information other than your billing and shipping info to receive a discount, it's likely a scam.
- **Limited payment options:** If an online retailer claims that they only accept payment via wire transfer, money order, or gift card, it's definitely a scam! Watch out for payments through apps like Zelle, Venmo, and Cash App too.
- **Check company policies:** Review the return and refund policies before making a purchase. Having a difficult return process is an indicator that you should find the gift elsewhere.
- **Protect your financial information:** Use a credit card instead of a debit card for added fraud protection and only provide the necessary billing and shipping details. Never keep your credit card information out in the open if you happen to be shopping online in a public place, such as a restaurant or coffee shop. No vendor should ever ask for personal identifying information such as your Social Security number, Medicare number, or ATM pin number.
- **Pay attention to the shipping time:** Look to support online businesses that ship as locally as possible; waiting for a product that is shipping from overseas is frustrating, especially during the busy holiday season.

- **Making holiday donations online:** Avoid online giving unless you can verify the site supports the organization you want to donate to.
- **Ask an internet savvy family member to help:** Invite a family member to help you with your online shopping; you can feel more confident if someone more experienced is nearby.

#### **Tips that Work for Both In-Person and Online Shopping**

While we all love a jaw-dropping deal, if it looks too good to be true, it probably is. Before making a purchase, compare prices with other retailers. We wish you all a safe and secure holiday season!