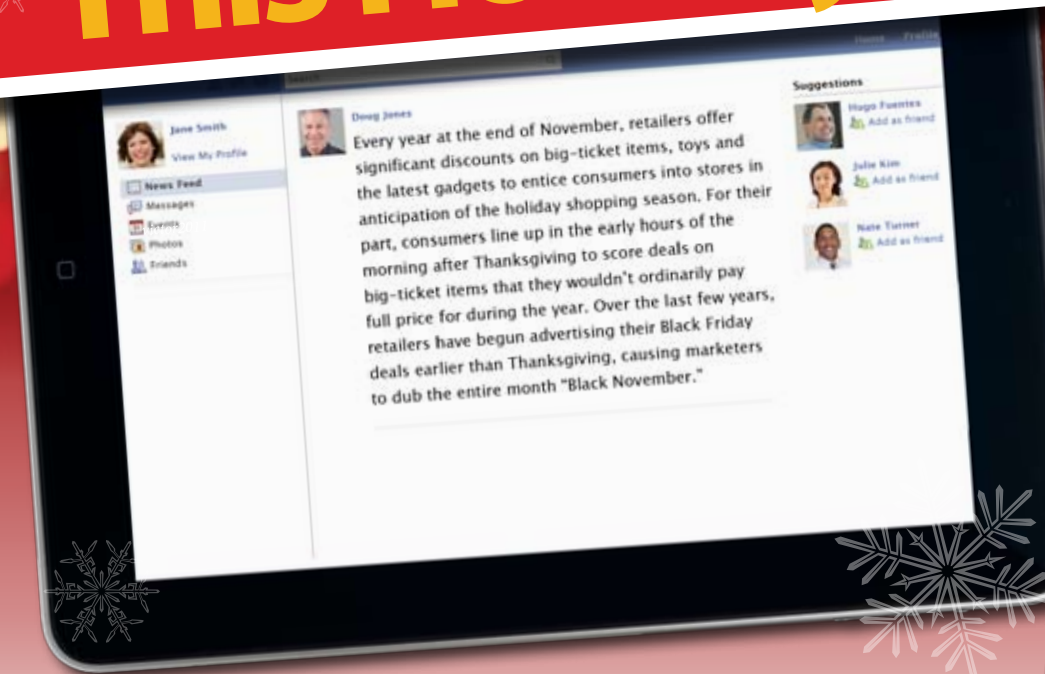


# Score Top Deals

# This Holiday Season



**Black Friday** is a great time to get a deal on the latest gadgets for yourself or the tech-savvy person in your life. To get the best deals on technology, look for closeout, clearance and refurbished goods on the websites of top manufacturers such as HP, Sony and Apple.

**Sale**

Here are some tips to help you take advantage of the significant discounts the season has to offer.

- ✓ **Make a list.** Create a shopping list of items you hope to purchase on Black Friday, whether for you or the people on your holiday list, and stick to it.
- ✓ **Do your homework.** Use a pricing search engine, such as **Milo.com**, to find store deals in your area and to ensure that the product you want is in stock.
- ✓ **Compare sales.** Go to **pricegrabber.com** to compare sale prices at different retailers and find the best deal.
- ✓ **Get sale information early.** To get the inside scoop on Black Friday sales, join the email lists of your favorite retailers. Many companies send emails leading up to the sale to advertise deals and provide exclusive discount codes and maps featuring sale items.
- ✓ **Avoid the crowds and go online instead.** Many major retailers, including Macy's, Kohl's and Wal-Mart, offer the same bargains online as they do in their stores. Check the retailers' websites to find out when the deals will be available.



While **restaurant.com** offers significant savings of up to **60%** to restaurants in your area, the site also offers traditional and electronic gift cards to give to the foodie on your holiday list.

✓ **Score big on Cyber Monday**, the biggest online shopping day of the year, with exclusive online discounts the Monday after Black Friday. Nearly **77%** of online retailers send promotional emails to subscribers in the days leading up to Cyber Monday.\* If you're not on the email list of your favorite retailer, now is the time to join.

# How to Avoid Scams

Debit and credit cards will comprise an estimated **20%** of consumer data security breaches in 2011.

Source: SmartMoney, May 16, 2011

Anyone can be the victim of a scam. However, there are several common sense ways to prevent being swindled:

- ▶ **Beware of pop-up ads online.** While these ads may promise big savings, you'll only receive steep monthly charges.
- ▶ **Your bank will never send you an email to verify your account or social security number.** These email schemes are common and can look quite convincing. However, if you receive such an email, report it to your bank immediately.
- ▶ **Shred your paper statement.** If you choose to receive paper statements in the mail, make sure you shred them when you're finished.
- ▶ **Don't do any financial transactions on a public computer.** This includes everything from checking your statements to shopping online.
- ▶ **If you plan to shop online, purchase the latest antivirus and antispyware software** and make sure you update it regularly.

## Beware of these debit card scams

Many of the latest scams involve stealing information from debit cards. Common ways to steal or copy information from your debit card include:

- **Card theft:** The thief uses a special device that makes it appear as if your bank card is stuck in the machine. After you leave, they steal your card.
- **Double swipe:** The thief, a staff member of the store or restaurant, swipes your card through a hidden device that duplicates the magnetic information.
- **Copycat technology:** The thief inserts a tiny device into the card reader of a cash machine or gas station to record your card and PIN data.
- **Faux Machines:** Thieves set up a phony ATM machine that records your card and PIN information and makes a duplicate card.

Unlike credit cards, where you're only responsible for \$50 if it's lost or stolen, you may be held responsible for the unauthorized charges if you do not notify your bank within two business days. Sign up for online banking and review your account balances daily for unauthorized charges.

## 3 Tips to Protect Your Debit Card:

- **Guard your PIN.** Don't write it down or give it to anyone else. At the store or ATM, shield the PIN pad with your hand as an extra precaution to ensure that no one can steal it.
- **Make sure you're using a secure Web server.** Look for "https:///" in your browser's address bar when you check out. If it's not there, the site isn't secure.
- **Sign up for alerts from your bank** to notify you via email or through text message of any suspicious activity or large transactions from your account.