

Shopping online safely

Using your computer, tablet or smartphone to shop can be quick and convenient. But, the internet is full of websites that aren't trusted places to shop. To keep your personal information and money safe, follow these steps before you shop online:

- **Use major companies that you know.** Look for a company address, phone number, and email. Read online reviews before buying.
- **Research the return policy.** Can you get a full refund if you aren't satisfied? What does it cost to send it back?
- **Know what shipping will cost.** Be sure you know what the cost will be before you place the order. Shipping costs should be clearly listed on the website.
- **Never use cash.** If you pay by credit card, your purchase is protected by the Fair Credit Billing Act. This means you can dispute charges you didn't make. You may also be protected from having to pay for unauthorized charges if your card number is stolen.
- **Compare your credit card statement and your online receipt.** Be sure the costs match.



- **Don't use email for sending financial information.** Email isn't secure and someone could steal your information this way.

Source: Federal Trade Commission

Beware of fake online reviews



You see a product online that has hundreds of glowing reviews. It must be great, right? Not necessarily. In fact, some companies have been sued by the FTC for providing fake online reviews. Some companies even pay people to write great reviews for their products, or delete negative reviews on their site.

Take any online reviews with a grain of salt. If they seem too good to be true, they probably are. Almost any product will have some positive, neutral and negative opinions. If it doesn't, this may be a red flag for a scam.