

'Tis The Season for Identity Theft and Fraud

November 2016 (SAN DIEGO, CA) – As we approach the holidays and begin shopping for gifts, the Better Business Bureau serving San Diego, Orange and Imperial Counties is advising consumers to protect themselves during this peak period of identity theft and fraud.

In 2015, the Consumer Sentinel Network recorded approximately 1.7 million identity theft and fraud complaints. These crimes pick up during this festive season given the drastic increase of in-store and online purchases. With families rejoicing in family gatherings and gift shopping, the last thing they need is having these moments spoiled by holiday scammers.

The BBB advises to be on alert for these common holiday scams:

- **Holiday Charity Scams** – Our hearts share a feeling of good will during the holidays that scammers won't hesitate to tug on by rattling collection boxes in front of us. They may dress in seasonal costumes and carry false authorization.
- **Gift Card Fraud** – Copying codes from the back of gift cards in stores, scammers are able to wait for them to be activated before using the funds.
- **Online Shopping Scams** – Setting up bogus websites, con artists can offer competitive deals for anything including clothing, electronics, and flights. Ultimately, the dealer sends you nothing after you've paid.
- **Fake Gift Offers** – Vendors and manufactures may offer "free gifts" on their websites, then proceed to ask for personal information in exchange for the gift, whether a check, product or service.
- **Ticket Forging** – Because it's the most popular time for special events such as shows, sports, and concerts, scam artists replicate tickets and put them in classified type ads, newspapers, and outside the venue itself.

Use the following tips to avoid holiday scams:

- Check out the charity on the Wise Giving Alliance website at give.org.
- Check any retailers on the Better Business Bureau website at bbb.org.
- Purchase gift cards from behind store counters or directly from cashiers.
- Buy event tickets from the venues themselves or recognized agencies.

Other important factors to avoid identity theft or fraud during the holidays:

- Use credit instead of debit when making holiday purchases.
- Don't use public Wi-Fi when checking sensitive financial information.
- Shred all confidential documents before tossing them.
- Require a signature for all package deliveries to your home or job.