



OHIO DEFERRED COMPENSATION

Shopping Safely Online

The holiday season usually offers people never-ending opportunities to go shop for gifts for their loved ones. This year there may be fewer options for in-person shopping, but the options for shopping from home seem to increase by the day. Whether you order from your favorite big-box retailer and have it shipped to you, or you go right to one of the big online retailers, there is something for just about everyone.

If you are one of the people planning on doing their holiday shopping from the comfort of their own home, there are some simple rules you can follow to keep your financial information safe and avoid scammers. Check out the list of things to avoid below:

- A favorite method of online scam artists is to set up and promote fake websites and eCommerce stores. Cybercriminals will set up these stores using the same look and similar names as stores you are already familiar with or have purchased from in the past. One of the easiest and best ways to avoid scams employed by cybercriminals is to use well known, reputable websites and vendors to do your shopping.
- If you buy from an unknown store that has prices that are significantly lower than other well-established stores, it is possible you are buying counterfeit or stolen merchandise, or that you may never receive the item you purchased at all.
- One of the biggest indicators of a scam is a website URL that is very similar to, but slightly different from the true website. It can be as simple as one letter being different, like a 0 in place of an o.
- When having purchases shipped to your home, do not let “porch pirates” nab your packages if you are not home. Only ship to a location you know someone can be available to bring it inside or send it to a secure location. UPS, Amazon, and FedEx all now have shipping lockers available for secure deliveries.
- Only use purchasing apps downloaded from reputable sources. Protect yourself against malicious software by only downloading apps from places like Galaxy Apps, the App Store, Amazon App Store, and Google Play. Some providers, such as Google Play, scan apps for malware before publishing them on their store.

Ohio DC is here to help guide you along the path to a secure retirement and sometimes that starts with providing educational information about how to develop and maintain secure online habits. If you would like more information about how Ohio DC can help, call our Service Center at 877-644-6457 or visit Ohio457.org to learn more about Ohio DC.

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