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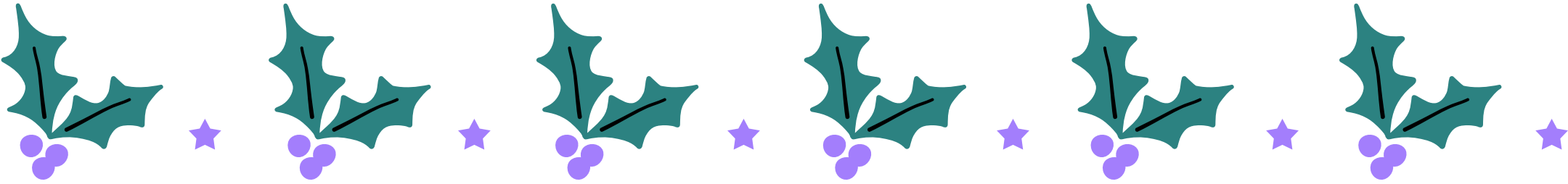
IDENTITY THEFT  
RESOURCE CENTER



# Keeping you and your money safe during the holiday crunch

Stay a step ahead to protect your identity,  
your wallet and your peace of mind.



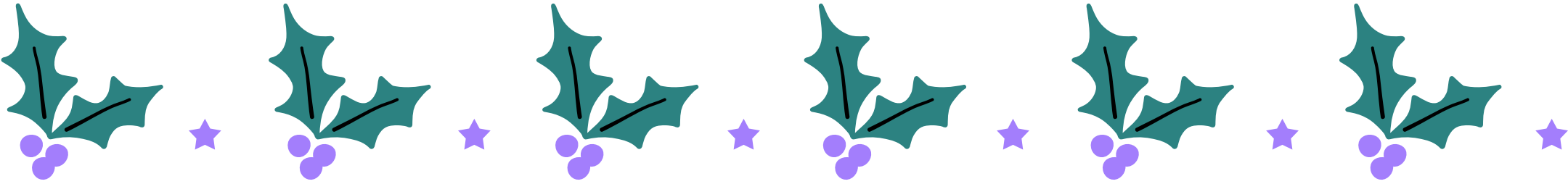


# Think twice before you buy that gift card

Scammers love gift cards as payment because they're hard to trace. Be cautious if someone:

- Urges you to **pay with a gift card**.
- Asks for the **numbers or PINs** over the phone or online.
- Sends you a link to activate a gift card.

**Tip:** Only buy gift cards **directly from trusted retailers** and never as payment for unexpected fees, fines or donations.

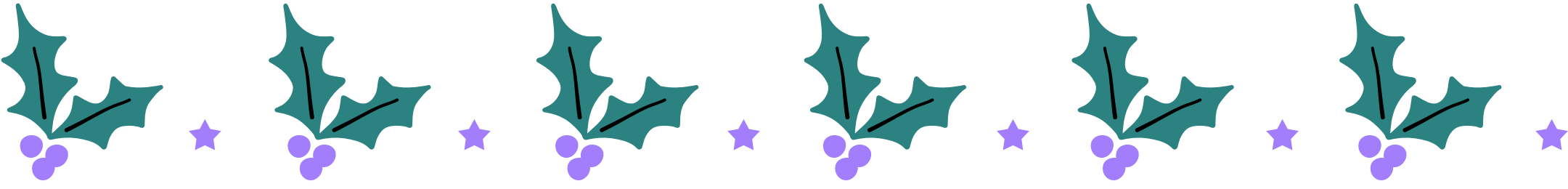


# This is the season to give, but give wisely

Scammers create fake charities that mimic real ones. Before donating:

- **Check legitimacy** through trusted sites like CharityNavigator.org or the IRS Tax-Exempt Organization Search.
- **Verify the organization's name and website.** Look for slight spelling errors or extra words.
- **Avoid links** in emails or texts. Go directly to the charity's official site.

**Tip:** Don't feel rushed. **Real charities don't pressure you** to donate immediately.



# Not every shiny offer belongs under your tree

Fraudsters use fake credit card offers to steal personal info.

- **Watch for pre-approved offers** that ask for full SSN or bank info up front.
- **Look for HTTPS and secure branding** before entering data.
- **Monitor your credit** for new accounts you didn't open.

**Tips:** Apply for credit cards **only through official bank websites**, never from email links or pop-up ads.



# Your best defense is awareness and protection

Stay safer this season by:

- **Monitoring your accounts** for unfamiliar transactions.
- **Using strong, unique passwords** for shopping and banking.
- **Enabling two-factor authentication** wherever possible.
- **Relying on trusted tools** that help detect identity threats and scams early.