



UNITE

CREDIT UNION



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5 Grinch-Proof Ways to Safeguard Your Holiday Spending



As the holiday season approaches, online shopping kicks into high gear. And, just like the Grinch plotting to steal the holiday, cybercriminals are scheming! Here are five strategies to avoid the bad bananas and keep your online holiday shopping merry and bright:

1. Stay alert for package delivery scams – If you receive a delivery or missed package notification by text or email, do not click on any links, download attachments, or call any

numbers right away, especially if you are not expecting a delivery. Cybercriminals may be phishing for personal information so confirm with the retailer or shipping company first to ensure it's legitimate.

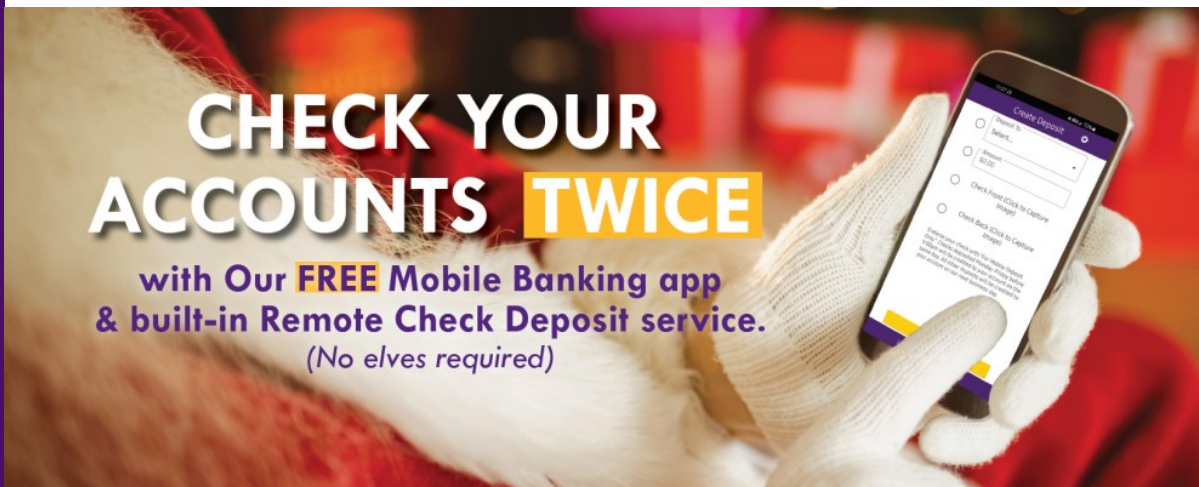
2. Beware of Social Media Scams – Scammers often use social media to lure unsuspecting shoppers. Be cautious of too-good-to-be-true deals or unsolicited messages in the form of surveys, advertisements, or giveaways. Stick to trusted retailers and official social media accounts.

3. Look for Secure Websites – Just as you lock your doors to keep out unwanted guests, look for padlocked websites. Always check for 'https://' in the URL and the padlock symbol when making a purchase online. This indicates a secure, encrypted connection, protecting your sensitive information.

4. Use Strong, Unique Password – Change your passwords regularly and use a mix of letters, numbers, and symbols. Using a strong, unique password for each online account acts like a fortress against cyber criminals.

5. Keep Software and Antivirus Up to Date – Updating your software and antivirus is like keeping your armor in fighting form. Regular updates make it harder for cybercriminals to breach your defenses. Enable multifactor authentication for an added layer of defense.





About UNITE Credit Union

UNITE Credit Union was established in 1955, and since then has provided financial services to the students, parents of students, alumni, faculty, staff & retirees of the University of Northern Iowa; the employees, families & retirees of MidAmerican Energy & the students, parents of students, alumni, faculty, staff & retirees of the Cedar Falls School District.

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