

The holiday shopping season is upon us once again. Advertisements featuring the season's must have products and glittery sale pricing abound. Merchants know this is their time to make the sales that will move their bottom line into the black. Criminals also know that shoppers are out in force, and this is the time for them to make their ill-gotten gains. If there was ever a time for shoppers to be on guard against fraud, the holiday shopping season is that time.

For those who have read this column regularly, the advice that follows will sound very familiar. However, it appears this familiar advice may bear repeating or require hearing by a broader audience. According to a 2025 survey conducted by Mastercard and the Harris Poll, 48% of consumers admit they are likely to ignore security warnings during holiday shopping if the item they are considering buying is deeply discounted.

Know where you are shopping online. The iconic imagery of the windowless van selling electronics or the trench-coat wearing stranger selling watches provide a comically certain red flag that the products these people are selling at deep discounts are either stolen or replicas of the name brand products. Online shoppers need to be alert for the red flags in our modern online shopping world. When an ad for that must have item appears on your device, ask yourself if you recognize the merchant. If not, do some research into the merchant before you even visit their website. Use caution in clicking on links or QR codes appearing in advertisements, text messages, or emails. A safer option is to enter the merchant's website into your browser and navigate to the sale item you want once there. Requiring payment in untraceable funds like gift cards, crypto currency, or wire transfers is another sure sign of a scam. Legitimate online retailers will accept credit or debit cards as payment. Restricting your online shopping to the well-known giants in the online shopping space provides an additional level of protection against fraud.

Trust your instinct and watch out for too good to be true deals. Read reviews of retailers or online sellers on auction sites or Marketplace. Avoid those who have low ratings or many negative reviews. Poke around on the retailer's website to see if they have a "Contact Us" link. No such link is a red flag. A link that shows the seller is from a far-off country could be another cause for concern. Ask yourself, if this transaction doesn't go as planned, am I able to contact the seller again? Be suspicious of limited time deals or advertising meant to convey a sense of urgency. Forcing a victim to make a quick decision is a classic tactic of a scam artist. Research limited time offers to ensure the retailer is legitimate.

Safeguard your personal and financial information. Beware of phishing scams that multiply this time of year. Be suspicious of any links that appear unsolicited, especially if the link brings you to a site seeking your username, password, or credit card information. Be confident that you are at a legitimate retailer's site before entering any of sensitive information. Ensure the website where you shop are secure by looking for the <https://> at the start of the web address. Only enter your financial information at secure sites. When shopping, use your credit card or debit card rather than your bank

account. In the event your financial information is compromised, it will be easier for your bank to issue a new card than to close an account and open a new one for you. You may also find it easier to dispute a fraudulent transaction appearing on a credit card/debit card than one posted to your bank account.

Shopping in the comfort of your home while staring at the familiar device that brings you laughs and entertainment can dull the sense of risk surrounding online shopping. Be alert when shopping and remember that the bait is always intended to look good and hide the hook. Don't get caught up in a financial scam this holiday shopping season. For more crime prevention information and safety information visit the Benton County Sheriff's Office website at: <https://www.co.benton.mn.us/211/Crime-Prevention>. You can also like and follow us on Facebook and Twitter at @BentonMNSheriff for regular updates and crime prevention messages.