Shopping Safely on Online

Shopping online offers 24-7 convenience and unlimited choices but can also cause concern for the level of security regarding credit card and personal information. Be a savvy online shopper by educating yourself on safe shopping tips.

According to The Better Business Bureau (BBB), many online shoppers say that the reliability of business as a major concern. The BBB addresses this concern by offering the BBBOnLine Reliability Seal and encourages shoppers to look for the seal before doing business with an online vendor.

When shopping online be aware of false e-mail or pop-ups and don’t fall victim to unsolicited e-mail message. One click of your mouse to a link in one of these e-mails can instantly install spyware on your computer. Be certain you have anti-virus, anti-spyware and a firewall on your computer system.

Before shopping, find the tiny padlock symbol in the bottom right corner of your browser window frame and double check that the Web site address begins with https://.

Some additional tips for smart online shopping include:

- Before making a purchase online, make sure the vendor’s Web site lists a physical address and telephone number with offline contact details.
- Review the return, refund and shipping/handling policies before placing an order.
- Read the retailer’s privacy policy and exercise your right to “Opt Out” if you don’t want your information sold to other companies.
- Keep a paper trail of your proof of purchase e-mail, confirmation codes, warranty, etc.;
- For secure delivery specify if the shipper must receive a signature before leaving your package at its destination.
- Inspect your purchase once received and immediately contact the vendor if there’s a problem.
Check your monthly credit card statements to watch for any fraudulent activity.

If you are concerned about inputting your personal information on the internet, consider getting a “single-use” credit card through your credit card company. But keep in mind that if a thief steals your credit card information online, you are only responsible for the initial $50 in charges.

To file a complaint about any fraudulent, deceptive or unfair business practices, contact The Federal Trade Commission toll-free at, 1-877-FTC-HELP or visit www.ftc.gov. At the FTC website you can access the DO NOT CALL registry, guidance for victims of identity theft, as well as how to prevent it, consumer complaints and much more. The FTC’s goal is to protect America’s consumers.

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