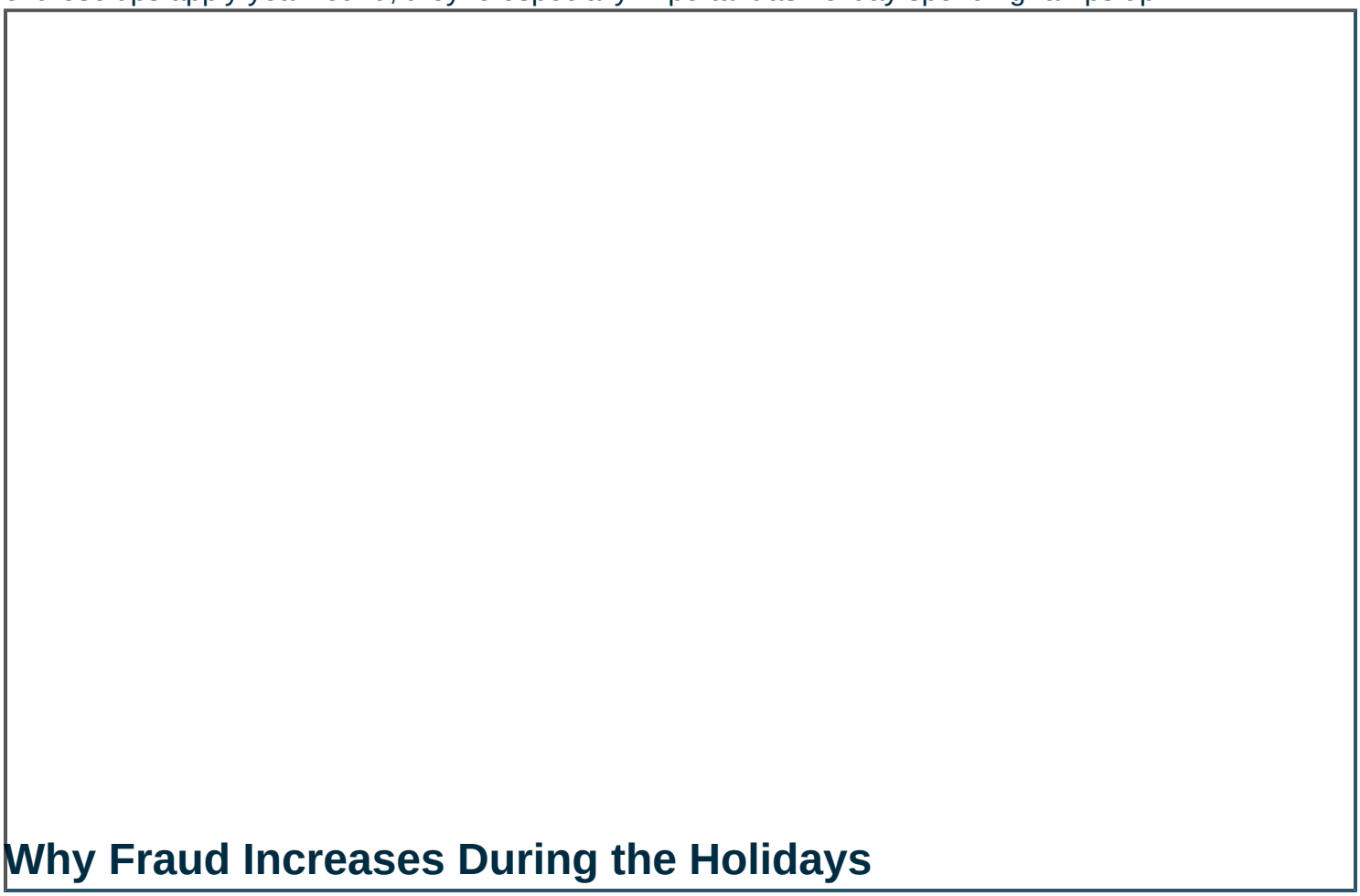
Shop Smart: Key Takeaways from Our Holiday Fraud Prevention Webinar

The holiday season is one of the busiest times of the year for shopping, travel, and gift-giving. Unfortunately, it's also one of the busiest seasons for scammers. That's why Hills Bank recently hosted our **Shop Smart, Stay Safe** Financial Wellness Webinar.

During the webinar, we discussed common scams, warning signs of fraud, and practical ways consumers can protect themselves while shopping online and in stores this holiday season. While many of these tips apply year-round, they're especially important as holiday spending ramps up.



Why Fraud Increases During the Holidays

Fraudsters thrive during the holiday season for several reasons:

- More people are shopping, creating more opportunities for scams and stolen payment information.
- Holiday schedules are busier, which can make it easier to overlook suspicious activity.
- Seasonal generosity can make people more vulnerable to charitable giving scams and other fraudulent requests.

Staying alert can help you enjoy the season without becoming a victim.

The Most Important Fraud Prevention Tip: Monitor Your Accounts

One of the biggest takeaways from the webinar was the importance of regularly reviewing your accounts. Checking your account activity through online or mobile banking allows you to identify suspicious transactions quickly and report potential fraud before it escalates.

The earlier fraudulent activity is caught, the easier it is to stop additional losses and secure your accounts.

Common Warning Signs of Scams

Many scams share similar red flags. Watch out for:

- Deals that seem too good to be true.
- High-pressure tactics that demand immediate action.
- Requests for gift cards or unusual payment methods.
- Messages containing spelling or grammar errors.
- Unexpected requests for personal or account information.

Scammers often rely on urgency. Taking a moment to pause, think critically, and verify information can prevent costly mistakes.

Online Shopping Safety Tips

Online shopping offers convenience and access to a wide range of products, but it also comes with risks. Here are some of the most common threats.

Fake Ads and Websites

Many fraudulent ads appear on social media platforms and lead shoppers to fake websites designed to collect payment information or sell products that never arrive.

Before making a purchase:

- Research unfamiliar retailers.
- Look for independent reviews.
- Verify website addresses carefully.
- Be cautious of excessive pop-ups, flashing graphics, or unusually steep discounts.

Phishing Emails, Texts, and Calls

Phishing scams attempt to trick people into sharing sensitive information by posing as trusted organizations, delivery services, financial institutions, or even family members. Common examples include:

- "Your package cannot be delivered."
- "Your account has been compromised."
- Emergency requests from a friend or relative needing money.

Rather than clicking links or responding directly, contact the company or individual through a known phone number or website to verify the request.

Staying Safe While Shopping In Person

Though shopping in stores is generally quite safe, there are some risks you should know about.

Watch for Card Skimmers

Criminals sometimes install skimming devices on ATMs, gas pumps, and self-checkout stations to capture card information. If a card reader appears loose, damaged, or altered, avoid using it and notify an employee.

Be Careful with QR Codes

QR codes have become increasingly common, but scammers can place fraudulent QR codes over legitimate ones. Before scanning, look for signs that a sticker may have been placed on top of the original code. When possible, visit a company's website directly instead of relying on a QR code.

Travel Smart During the Holidays

Holiday travel creates additional opportunities for fraud. Be cautious when booking hotels and vacation rentals and research travel providers carefully to make sure they deliver what they're promising. When traveling, carry multiple forms of payment – having both a debit card and credit card available can help minimize disruptions if one card is lost, compromised, or temporarily unavailable. Finally, be sure to notify your financial institution so they know you're traveling!

Protecting Yourself from Charity Scams

The holidays inspire many people to give back, but scammers often exploit that generosity. Before donating:

- Research organizations independently.
- Verify charities through trusted sources.
- Avoid making charitable donations under pressure.
- Be cautious of pop-up requests, social media appeals, and unsolicited fundraising efforts.

Legitimate organizations welcome informed donors and typically provide information that allows you to verify their mission and credentials.

Trust Your Instincts

Perhaps the most valuable advice shared during the webinar was simple:

Trust your gut.

If something feels off, slow down. Ask questions. Talk to someone you trust. Get in touch with us if you're unsure whether a message, website, transaction, or request is legitimate. Fraudsters often succeed by creating urgency and pressuring people to act before they have time to think.

We're Here to Help

If you suspect fraudulent activity or have questions about a suspicious situation, we're here to help.

- **Chat**: Click the chat bubble on hillsbank.com or in the Hills Bank mobile app to connect with a banker during business hours.
- **Call**: Reach our Customer Contact Center at **1-800-445-5725 (1-800-HILLSBK)**, Monday – Friday, 7 a.m. – 6 p.m.; Saturday, 8 a.m. – noon.
- **Stop by**: Visit any Hills Bank **location** near you.

For additional financial wellness resources, upcoming educational events, and webinar recordings, visit our **Financial Wellness hub.**

Staying informed is one of the best ways to protect yourself, your accounts, and your hard-earned money throughout the holiday season and beyond.

Read this blog online.