

## Watch for "Phish-Bait" When Shopping Online

NEW YORK (12/17/07)--Online shoppers beware: Phishers are baiting their hooks this holiday season and hoping you're too busy to take some necessary precautions (The Wall Street Journal Online Dec. 5).

### Be careful in the coming weeks as scam artists try to trick you into divulging personal information:

Watch for financial institution look-alikes. If the e-mail asks you to verify a transaction by clicking on a link or using a phone number that appears in the e-mail, exercise extreme caution. Instead, call the phone number on your credit union or credit card statement to verify that the request is legitimate.

Watch for charity look-alikes. Scam artists send bogus e-mails that seemingly come from charities, hoping to lure you into giving personal information as they tug at your heart--and purse-strings. To make sure you're accessing a legitimate charity, go to Charity Navigator's website at [www.charitynavigator.org](http://www.charitynavigator.org).

Use caution with unfamiliar companies. If you've never heard of the company, check its reputation with Better Business Bureau at [www.bbb.org](http://www.bbb.org) to see if complaints have been filed against it. Look for the company's address and phone number on the site for contact information if something goes wrong with your purchase.

Use caution when using auction and classified-ad sites. The National Consumers League cautions consumers that classified-ad and e-commerce sites--such as eBay and Craigslist--are particularly risky, generating a large proportion of consumer complaints each year.

Beware purebred puppy ploy. Some unscrupulous merchants are tempting their victims with promises of free--or low-cost--purebred puppies if the buyer pays the shipping. In this scam, any money you send goes right into the so-called seller's pockets, and the dog never gets delivered.

Don't wire money to a stranger. If the seller insists that you send your payment by wire service, that's a big red flag. Steer clear.

Check account balances frequently. Online Banking allows you to access your accounts 24/7, making it easier--and faster--to detect fraud as soon as it happens.