

First County Bank alerts consumers to dangers of holiday shopping online

Many Fairfield County citizens will do some, if not most, of their holiday shopping on the Internet. According to the National Retail Federation, 50.8 percent of Americans will make at least one holiday purchase online. And as more consumers turn to the Internet to do their shopping so do the fraudsters with their scams. First County Bank suggests that consumers follow some simple steps to protect themselves while shopping online.

“Some people like to shop online because of the convenience and others like the exclusive sales available only on the Web. Whatever the reason, we all have to take steps to protect ourselves and our financial information,” said Rey Giallongo, president of First County Bank. “Don’t let the spirit of the season get ruined by online fraud.”

First County Bank offers the following tips:

- If you’re not sure, don’t share. Anyone can set up a Website these days so be sure you’re familiar with the retailer’s site before you give them any of your financial information. The Better Business Bureau has a list of about 70,000 safe Websites. Check it out at: <http://www.bbb.org/online/consumer/default.aspx>
- Is the site secure? Look for the ‘s’ in https:// and a small padlock at the bottom of the screen before entering any payment information.
- Know the terms of your purchase. Is the product returnable and if so, who pays the shipping fees? How long will the product take to ship? What does shipping cost? Read the fine print. If it’s not clear or you don’t agree, make the purchase elsewhere.
- Print and save. Be sure to print and save the transaction receipt, the order number, a customer service phone number and any other information you can just in case there’s a problem with your order.
- Check the privacy policy. Find out what they’re doing with your information by reading the privacy policy. If it’s too complicated to read or they don’t have one, choose to do business with a more consumer friendly Website.
- Too Much Information. Don’t divulge too much information to anyone on the Internet. If a Website asks for your bank account number, social security number or driver’s license number, don’t share it.
- Know your rights. If you suspect you are a victim of fraud, you can contact the Federal Trade Commission at: www.ftc.gov/complaint. You can also contact the Connecticut

Attorney General at: <http://www.phone.ct.gov/ContactsForAgency.aspx?deptid=OAG>.
And be sure to report it to the Better Business Bureau, too.

First County Bank, headquartered in Stamford, Conn., is an independent mutual community bank with 15 branches in Stamford, Greenwich, Darien, New Canaan, Norwalk and Westport offering deposit products, mortgages, trust and investment services, business banking services and online banking. First County Bank has assets in excess of \$1.3 billion. For additional information, visit www.firstcountybank.com.

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