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Tips for Safe Online Shopping This Holiday Season

As the holiday shopping season ramps up, convenience is abundant — but so are the risks. Cyber-criminals are actively targeting online shoppers, and even trusted sites aren't immune. At Oak Bank, we want to help you shop with confidence. Below are updated tips to protect your personal and financial information this season.

Shopping Online? Here's what to keep in mind:

- Check the website address carefully before you enter any personal or payment details. Typos, extra letters, or misspellings in the URL are common signs of a fake or fraudulent site.
- Rather than clicking links in emails or texts that claim to offer deals or shipments, type the retailer's web address directly into your browser to ensure you're on the correct site.
- Be sure you're using a secure website: the URL should begin with "https://" (not just "http://") and you should see a padlock icon in the address bar. These indicate the connection is encrypted.
- Before purchasing from a less familiar online store, take a moment to review customer feedback and search for the company's reputation. New or unknown retailers may carry higher risk.
- Be wary of ads or "special offers" that seem too good to be true. Clicking suspicious online ads can lead you to fake websites or download malware.

- When in doubt, buy directly from the retailer’s own website rather than purchasing through a third-party seller or auction site.

- Prefer a **credit card** over a **debit card** for online purchases when possible. Credit cards often provide stronger protections, meanwhile debit cards pull funds directly from your account and any fraud can take longer to resolve.

- Enable **multi-factor authentication (MFA)** on accounts where available (email, retailer accounts, your banking app). This extra step helps protect your accounts even if your password is compromised.

- Avoid entering payment or personal information while connected to **public Wi-Fi** (coffee shops, airports, etc.). If you must use a public network, consider using a **VPN** or delay sensitive purchases until you’re on a secure/private connection.

- Don’t allow your browser or site to automatically save your website passwords or payment card details — these can become vulnerabilities if someone gains access to your device.

- Regularly monitor your account and credit card statements for any unauthorized activity. Detecting suspicious transactions early gives you the best chance to respond quickly.

- Keep your computer, smartphone, browser and apps updated with the latest security patches — outdated software is one of the easiest ways for hackers to gain access.

Online shopping gives you great convenience, but you still have to protect your personal and financial information. Be vigilant, use trusted websites, enable extra security features, and when in doubt — trust your instincts and work through well-known retailers.

Please call 608.441.6000 with any questions or concerns you might have.

For additional security information, you can visit Oak Bank's Security Information on our website.

Need help with your account?

Email: bank@oak.bank
Call: 608.441.6000

If your Oak Bank Debit/ATM Card has been misplaced, call 877.755.2957.

If you have misplaced your Oak Bank Visa Credit Card, call 800.423.7503.

VISIT OAK BANK ONLINE

608.441.6000
877.625.2265 Toll Free

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