Shop Wisely. Shop Safely.

The holiday season is here, and as you start your shopping the **Torrance Police Department** would like to give you the gift of added safety and some peace of mind.

As shoppers engage in millions of transactions per day – online and in stores – criminals have even more opportunities to steal credit card numbers, Social Security numbers, and bank account numbers. Following some simple shopping tips can help ensure a safer holiday experience for everyone.

Top 3 Tips for Safer IN-STORE Shopping:

1. **Always Keep Your Purse or Wallet in Your Possession.**
   For wallet users, keep your wallet in a safe and secure pocket, and constantly feel or check for it. For purse carriers, keep your purse strapped to your shoulder on your front or side. Never have it in a position that will make it easier for a thief to steal credit cards and check books. It is extremely important to never set your wallet or purse down or leave it unattended. Even in a shopping cart.

   Document or photocopy all of the contents of your purse or wallet so if it is lost or stolen you will be able to quickly notify any banks or Credit Card companies.

2. **Keep all Receipts.**
   Never throw away your receipts. Instead, put them in a folder and file them away in a safe place. Then, compare them to monthly financial statements to ensure there are no unauthorized charges or over charges.

3. **Pay by Credit Card Rather than by Check or Debit Card.**
   Checks and debit card transactions use funds available from your bank account. Credit cards do not, often offering greater protection against fraudulent purchases. If unauthorized charges appear on a monthly credit card statement, they can be disputed, typically without much effect on your bank account.

Top 4 Tips for Safer ONLINE Shopping:

1. **Shop Only at Well-Known and Trusted Sites.**
   Shop with stores you trust and can directly access by typing the address into the web browser. Do not click on links or advertisements from unsolicited emails. Thieves can create fake online retail web pages that appear identical to a reputable store's website. Always look for the security icon (a locked padlock or unbroken key symbol) in the browser window or check to see if the website

begins with “https.” The Better Business Bureau is a great source for researching the legitimacy of a company and their history of complaints.

2. **Only Shop with Companies that Offer a Guarantee and/or Warranty.**
   A lot can be said about a company if they offer a guarantee and/or warranty. Reputable companies offer detailed guarantees that provide consumers protection and peace of mind. A guarantee and/or warranty displays commitment to customers if something were to go wrong in the service delivery or if there is a defect to the actual product.

3. **Read the Shipping, Return, and Privacy Policies.**
   It is important to read and understand the shipping, return, and privacy policies before making any purchases. These policies will provide information on what the seller is gathering from you, how the information will be used, and how you can stop the process. If a site does not have a privacy policy posted, you may want to avoid any transactions. Also be sure to print a copy of each receipt or confirmation email that you receive.

4. **Do not “Save” your Credit Card Information Online.**

   Although it seems much more convenient to save your credit card information online with your favorite websites, it puts you at greater risk of having your account compromised. It is safer to set up your accounts in a manner that requires you input your credit card number every time you make a purchase.

If you have any questions, please contact us in the Community Affairs office at 310-618-6391/6392 or at communityaffairs@TorranceCA.gov.