

Senator Fuschillo Offers Tips to Protect Your Personal Information While Shopping on the Internet

CHARLES J. FUSCHILLO JR. November 19, 2010

With the holiday shopping season officially starting on Black Friday next week, State Senator Charles J. Fuschillo, Jr. (R-Merrick) is informing residents how they can protect themselves while making holiday purchases over the Internet.

"Internet shopping is a fast and convenient way to make holiday purchases without ever having to leave your house. However, it can also make you vulnerable to identity thieves or scams if you aren't careful. By taking a few simple precautions, consumers can make sure they are better protected," said Senator Fuschillo.

Residents who plan to make purchases over the Internet should take the following precautions, which are provided by the New York State Consumer Protection Board:

* Use a secure web site and browser

Before you enter your personal information during checkout, check to see that "https" is at the beginning of the web site address and a closed lock or unbroken key icon appears on your status bar or in the lower portion of your web browser. This helps to ensure that your personal information is being transmitted securely. In addition, don't transmit sensitive information in a public wi-fi hotspot you don't trust, even if the transmission in encrypted.

* Use a dedicated credit card to make purchases

Using the same credit for all your online shopping will allow you to more easily review your online purchases and make sure there are no fraudulent charges.

* Don't respond to unsolicited emails from "sellers"

Never respond to unsolicited emails from "sellers" or anyone else asking for your passwords, social security number, or any other personal information.

* Read the website's privacy policy

This will help you find out what a site will do with any personal information you divulge.

* Buyer Beware

Double check the total price and quantity. Make sure you know the shipping and handling, return, and refund policies and that there are no extra shipping or handling costs.

* Always keep a record of your online transactions

After making a purchase online, be sure to print out the receipt and confirmation information for your records, along with copies of any terms, conditions, or warranties that apply.

* Carefully inspect your purchase as soon as you receive it

Contact the seller as soon as possible if you discover a problem. Tell the seller in writing about any problems you have, ask for a repair or refund, and keep a copy of your correspondence.

Residents who would like additional information about protecting themselves from identity theft can call Senator Fuschillo's office at 516-882-0630.

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