

November 2024

A Safer Naper --- Smart Shopping

As the busy holiday shopping season kicks into full gear, the Naperville Police Department is using its monthly Safer Naper campaign to remind you how to be safe while shopping in stores and online.

Online Shopping

Online shopping is extremely convenient and mainstream these days, but it's not without its risks. For scammers, it is an extremely lucrative opportunity to trick buyers into paying for goods they won't receive or obtain their personal information for financial gain. So, what can you do about it?

- **Use familiar websites.** Start at a trusted site rather than shopping with a search engine. Search results can be rigged to lead you astray, especially after the first few pages of links. Beware of misspellings or sites using a different top-level domain (.net instead of .com, for example).
- **Use credit cards and secure payment services instead of debit cards.** Credit cards and secure payment services are safer than debit cards and offer consumers additional protection when shopping online.
- **Look for the lock.** Never use your credit card to buy anything online from a site that doesn't have SSL (secure sockets layer) encryption installed. An SSL site will start with HTTPS:// (instead of just HTTP://). An icon of a locked padlock will appear in the status bar at the bottom of your web browser or right next to the URL in the address bar.
- **Don't share everything.** Online stores do not need personal information such as your social security number or birthday to do business. Providing too much personal information makes you more susceptible to identity theft.
- **Opt for your mobile phone network over public Wi-Fi.** One of the biggest risks associated with using public Wi-Fi is that it can be unsecure and vulnerable to attack.
- **Check statements.** Don't wait for your bill to come at the end of the month. Go online regularly during the holiday season and look at electronic credit card, debit card and checking account statements for fraudulent charges.
- **Protect your PC.** Make sure your computer has the latest antivirus software. You need to protect against malware and other viruses with regular updates.
- **Use strong passwords.** Use a unique password for each of your accounts. Strong passwords include a string of text that mixes upper- and lower-case letters, numbers and special characters.
- **Think mobile.** If you plan to shop from your mobile device, use apps provided directly by the retailers.
- **Be careful with gift cards.** Only purchase gift cards from trusted sources. Scammers are known to auction off gift cards on sites like eBay with little or no funds on them.
- **Keep records.** When you buy something online, be sure to keep information about
 - the company name and website
 - what you ordered, the date you ordered it, and what you paid
 - the seller's return policy
 - the company's promise to ship, and the date it made the promise
 - all email, text, and other communication you have with the company

- your credit card or bank account statements that show how you paid

After shopping online, consider these tips when having packages delivered to your home:

- **Schedule packages to arrive when you're home.** Have your orders delivered on days that you are home. Many shipping companies allow you to request a delivery time or time frame.
- **Enlist a trusted neighbor.** Enable a trusted neighbor to pick up packages shortly after they are delivered.
- **Enable notifications sent to your smartphone.** Receive tracking alerts and delivery information to quickly retrieve your package once it's delivered.
- **Require signature for delivery.** When you want to be sure important or valuable items are not left unattended.
- **Have packages delivered to another location.** Consider alternate delivery locations such as a workplace or office, a family member, neighbors or smart lockers.
- **Leave delivery instructions.** Request your packages be placed in a less conspicuous spot, such as a side or back door or behind a planter, or a location not visible from the street.

In-Store Shopping

Plan on skipping the sites and going straight to the stores? Make yourself a harder target for criminals by following a few simple steps:

- **Be aware of your surroundings and alert.** Walk with confidence and purpose. Know what is going on around you and pay attention to your surroundings. Put your cell phone away and trust your instincts if something doesn't look or feel right.
- **Guard your purse/wallet.** They are the prime targets of criminals in crowded shopping areas. Always keep your purse closed and close to your body, wearing across your body if possible. Never leave a purse on the back of a chair or unattended in your shopping cart.
- **Be smart with cash and credit cards.** Avoid carrying large amounts of cash and leave credit cards that you never use at home.
- **Dress casually and comfortably.** Avoid wearing expensive jewelry.
- **Keep your hands free.** Avoid overloading yourself with packages. It is important to have clear visibility and freedom of motion to avoid mishaps.
- **Lock it or lose it.** Don't forget to lock your vehicle, keeping any valuables at home or out of sight by placing them in the trunk or using stow-and-go seating before arriving at your destination.
- **Beware of strangers approaching you for any reason.** At this time of year, con artists may try various methods of distracting you with the intention of taking your money or belongings.
- **Park carefully.** Park in well-lit areas, as close to your destination as possible, and have your keys ready before you get to your vehicle. Avoid parking next to vans, trucks with camper shells or cars with tinted windows. Do not approach your car alone if there are suspicious people in the area; instead, ask mall or store security for an escort to your vehicle.
- **Teach your children safety.** Teach children to always stay close to you while shopping, but to go to a store clerk for help if they become separated from you. Teach young children their full name, address and telephone number to give to police officers or mall security, and tell them to inform you immediately if a stranger is bothering them. Never allow children to make

unaccompanied trips to the restroom, and never let them go to the car alone or be left alone in the car.