



CONSUMER NEWS

Office of Consumer Affairs

For Immediate Release: November 16, 2011

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Holiday Shopping Tips

"As we start preparing holiday lists, the Office of Consumer Affairs wants everyone to spend wisely this season," said Cynthia Sich, Director of the Summit County Office of Consumer Affairs. "Below are tips to help shoppers steer clear of troubles."

Avoid Problems With Purchases

- ✓ Check store refund and return policies. Verify if the refund issued is by cash refund, in-store credit or exchange. Ask if there are restocking fees. Many times retailers charge restocking fees, especially for electronic items.
- ✓ Be prepared for broken items, wrong sizes or colors, and duplicate gifts. Always save shopping receipts for 90 days after your purchase or ask for a "gift receipt."
- ✓ When buying an item which offers a mail-in rebate, you need to read the terms of the rebate carefully. Most offers require you to cut the UPC code off the box which may be difficult to do if the item is a gift.
- ✓ To avoid paying for gifts in January, February or beyond, check with stores to see if they offer layaway or consider a cash budget or homemade gifts.

Deter Identity Theft

- ✓ Prevent pick-pocketing by keeping purses tucked securely under the arm and wallets in a front pocket or other safer place than a back pocket.
- ✓ Limit the number of credit cards you keep on you during the holidays. If someone steals your wallet/purse, the impact will be reduced if you only have one or two credit cards with you.
- ✓ Be wary of emails from your bank or credit card company claiming that there is a problem with your account and asking you to click on a link in the email or reply with personal information. Instead contact the business directly at the number you have in your records to confirm the issue.
- ✓ Check your accounts daily for any activity you did not initiate and read all monthly account statements for errors. This is especially needed during the busy holiday shopping season.
- ✓ Be extremely cautious when viewing e-cards. Scammers sometimes create a fake e-mail card that claims to be from a "friend" or "family member" which includes a link that will install a virus on your computer if opened.

Gift Cards

- ✓ Buy from sources you know and trust. Avoid buying gift cards from online auctions sites, because the cards may be counterfeit or may have been obtained fraudulently.
- ✓ Inspect the card before you buy it. Verify that the protective stickers have not been removed, and make sure that the codes on the back of the card haven't been scratched off to reveal a PIN number.
- ✓ Read the fine print before you buy. If you don't like the terms and conditions, buy elsewhere.
- ✓ Know that there are two types of gift cards, retail gift cards which are sold by retailers and restaurants, and can be used only with those merchants; and bank gift cards, which carry the logo of a payment card network like VISA or MasterCard, and can be used at any location accepting cards from that network. There are likely to be fees for activation, maintenance, or transactions on bank gift cards.

Personal Safety

- ✔ Shop with friends or relatives if possible; there is safety in numbers.
- ✔ If possible, leave your children with a baby-sitter while you are shopping. If you must take your children with you, keep a close eye on them and teach them to go to a store clerk or security guard if they ever get separated from you.
- ✔ Be alert. Walk with your head up, shoulders back and scan your surroundings. Check your vehicle before entering.
- ✔ Before leaving the cash register always put your money or credit card back into your wallet or purse. Crumble fresh bills so that they will not stick together when paying. Women need to remember to zip or close their purses.
- ✔ Carry only a few shopping bags. Return to your vehicle frequently to unload purchases in the trunk and make sure to have your keys in your free hand when approaching your car. Consider moving your car to another parking space.

Tips for Online Shopping

- ✔ Make sure the website is secure. Look for the "https://" at the beginning of the website and a locked padlock icon on the page, which indicate a secure website.
- ✔ Know who you are dealing with. Make sure you are doing business with a legitimate company. Confirm the physical address and phone number in case you have problems or questions. If you get an email or pop-up message while you are browsing the website asking for financial information, do not respond. Legitimate companies do not ask for personal identifiable information through pop-ups or email.
- ✔ Keep a paper trail. Print and save records of your online transaction, including the product description and price, the receipt and information on the company's refund policy.
- ✔ Pay by credit or charge card. Paying by these methods rather than a debit card offers consumers more protection. Under federal law, consumers have the right to dispute charges within 60 days of receiving a bill and generally are only liable for the first \$50 in unauthorized use of a credit card.
- ✔ Consider using one credit card for online purchases only. A single credit card for online shopping makes reviewing the account statement easier and if there is a security problem with a purchase, the credit card can easily be closed and you still have use of other cards.

Toy Safety

- ✔ Always buy age appropriate toys. All toys sold as new in the United States should contain a manufacturer's recommended age range for the item, determined by national standards that take into account the motor skills, mental ability and behavioral patterns of children at different ages.
- ✔ Be wary of very inexpensive toys. Look for proper safety warnings for small parts, magnets and the like, and verify that the phrase "Conforms to ASTM 963" is on the packaging, which means that the product meets national safety standards.
- ✔ Toys for all children should be checked periodically by an adult for breakage and potential hazards. Damaged or dangerous toys should be repaired or thrown away.
- ✔ Teach older children to keep their toys away from their younger brothers and sisters and teach all children to put toys away when not being used to avoid tripping or falling.
- ✔ Buy "safer" toys. With millions of toys being recalled, consumers should ask if the manufacturer of that toy has had recalls. Some retailers are placing boards in their stores with the latest product safety recalls; or visit Consumer Product Safety Commission web site <http://www.recalls.gov/index.html>.

HAVE A SAFE & WONDERFUL HOLIDAY SHOPPING SEASON!