



Become a Safe (and Savvy) Consumer

Whether you're shopping for a new pair of shoes or a high-tech entertainment system, it pays to make intelligent and informed decisions...and most importantly, stay safe and aware while doing it.

Spend with confidence. Follow some basic shopping tips:

- **Pay smart.** Credit or charge cards offer the most consumer protections under the Fair Credit Billing Act.
- **Guard personal information.** Learn about the seller's privacy policy and provide personal information only if you understand who's collecting it, why, and how it's going to be used.
- **Do research.** Before purchasing, become familiar with the seller's return and refund policies, warranties, shipping/handling fees and delivery dates, if applicable. Compare prices and look for price-matching policies. Ask family and friends for retailer recommendations.
- **Keep receipts.** These may be needed for returns or to reconcile your statements.
- **Take extra precautions with online, catalog or telephone purchases:**
 - **Shop only with companies you know.** If you're not familiar with the seller, ask for an address and phone number and investigate its reliability through the Better Business Bureau, state attorney general's office, or other consumer agencies.
 - **Keep a record of your transaction,** including your purchase order and confirmation number.
 - **Keep your passwords private** and order only through a secure server when shopping online.

Some helpful resources:

Federal Trade Commission, <http://www.ftc.gov>

Better Business Bureau, <http://www.bbb.org>

American Bankers Association, <http://www.aba.com>

Quick Safety Tips

In the Parking Lot...

- Always park your vehicle in a well-lit area. Avoid secluded sections, especially at night.
- Be aware of your surroundings. Familiarize yourself with the lot and remember where you parked.
- When approaching your vehicle, have your keys in hand. Before getting in, check under the car and in the back seat to make sure there's no one there.
- Keep your windows rolled up, your doors locked and your front and back seat free of shopping bags and valuables.
- If you don't feel safe, ask mall security to walk you to your car.

At the ATM...

- Approach the automated teller machine (ATM) with your card in hand.
- Keep your Personal Identification Number (PIN) and account information private. Shield your PIN from others when entering it on the keypad and always take your receipt.



- Don't visually display your money once received. Place it in your wallet or purse.
- Notify your bank immediately if your ATM card is lost or stolen.
- At night, use an ATM only if it's well lit. If possible, take another person with you.

*Copyright 2003 * National Safety Council * All Rights Reserved. Reviewed 5/05.*