

50^{plus} CLUB NEWS

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A Guide to **SAFE** Online Shopping



The internet has become a massive marketplace, offering everything from the latest gadgets to handcrafted furniture. From clothing to gadgets to groceries, consumers can find virtually anything with a few clicks.

While the convenience is undeniable, it's crucial to be aware of online scams that can target unsuspecting shoppers. That convenience comes with risks, including a mix of fake businesses and scams among the great deals. Verifying a business's legitimacy before making a purchase is crucial to ensuring a safe online shopping experience.

With a little know-how, you can navigate the digital world with confidence and sort the sales from the scams.

The Challenges of Identifying Legitimate Businesses

With the growing trend of online shopping, distinguishing reputable businesses from fraudulent ones has never been more important. Let's face it, sometimes a deal seems too good to be true, and online, that's often the case. Shady businesses might lure you in with ridiculous discounts or flashy ads. Consumers must be vigilant to avoid falling prey to scams.

Whether you're shopping for something specific, like a birthday gift, or perhaps simply dazzled by a cool ad on social media, it's good to maintain a bit of healthy

skepticism when you're shopping online. The anonymity of the internet makes it easier for scammers to create fake businesses that look real.

Warning Signs of Fake Online Businesses

Falling for a fake ad can leave you open to everything from loss of your hard-earned money to full-blown identity theft. But being aware of some common warning signs can help you avoid falling victim to fake online businesses.

With any of these, the scammers are relying on you, the shopper, to trust their flashy websites or social media posts and accept their promises at face value. These could be signs of a hastily thrown-together scam. If you see anything that looks like a red flag, pay attention and use caution before giving that online business your money!

Enticing Advertisements

Commercials and other ads are often quite persuasive, painting attractive pictures of whatever the business is selling. Ads promoting low costs promising high rewards are hard to ignore, by design. Be wary of ads promising unbelievable deals or featuring products with limited information. Scam businesses often rely on unrealistic offers and misleading marketing tactics, but seeing through them can be difficult. Further research is warranted.

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Lack of Online Presence

A reputable business will likely have a well-designed website and active social media profiles, not just one or the other. An established online presence, including a professional website and active profiles across multiple platforms like Facebook and Instagram, shows a shopper that the business is focused on finding the right audience for their products and services rather than just taking shortcuts. The absence of these can be a red flag.

Suspicious Website Traits

Pay attention to the website's design and functionality. Non-HTTPS websites, poor-quality content, and unprofessional design are indicators of a potential scam. Beware of pages that glitch, load very slowly, or even repeatedly offer banner ads with deals that seem too good to be true. Scammers often use flashy ads to lure unsuspecting consumers, so avoid clicking on ad banners that take you to other websites.

Missing Information

A legitimate business will have clear and accessible information, including contact details, return policies, and legal documents like terms and conditions and privacy policies.

Unconventional Payment Methods

Avoid businesses that only accept non-traditional payment methods like gift cards, cryptocurrencies, or direct bank transfers. Stick to recognizable payment options for added security.

How to Verify an Online Business

Recognizing a legitimate business involves looking for specific characteristics that differentiate genuine companies from scams. Luckily, now that you know the warning signs of fake online businesses, you probably

have an idea what you should be looking for in a more reliable one. Obviously, when you know what to look for, there are also telltale signs of a genuine online business. Don't be afraid to do your detective work! To ensure you're dealing with a legitimate business, follow these steps:

Search Engine Research

Head to your favorite search engine and conduct a basic search with the business name, followed by keywords like "reviews" or "scam." This can reveal important information about the business's reputation.

Read Customer Reviews

Always look for a review section to see what other shoppers are saying about not only the products but the business, too. Check for external customer reviews on platforms like Trustpilot and the Better Business Bureau (BBB). Positive reviews are a good sign of legitimacy and give a picture of the type of customer service you can expect.

Ensure It's a Secure Website

Legitimate businesses offer secure payment methods. Look for familiar options like credit cards, PayPal, and secure buy-now-pay-later options. Also, look for the padlock symbol in your browser's address bar and confirmation of HTTPS encryption. These security features ensure your payment information is safe.

Contact Information Verification

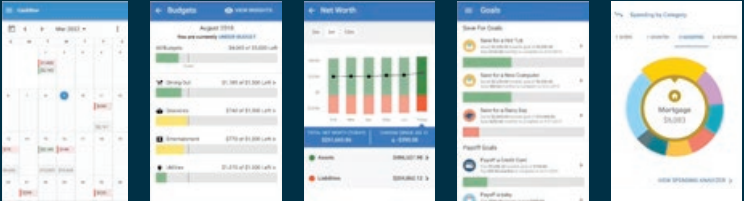
A legitimate business will not only provide but also clearly display their phone number, email address, and physical address (if applicable). You should be able to contact any business about your purchase experience, especially for those businesses that claim to welcome feedback and reviews.

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A Guide to **SAFE** Online Shopping *continued from page 2*

Real businesses will have verifiable phone numbers and email addresses that you can contact. Verify the contact details provided on the website. Try calling the listed phone number or sending an email to confirm they are operational.

Social Media Verification

Check the business's social media presence. Active and responsive social media profiles are often a sign of a genuine business. If they have something worth selling, they're going to be talking about it, and they're going to encourage other people to share their stories, too.

Safe Online Shopping Practices

Adopting safe online shopping practices can protect you from scams and ensure a secure shopping experience:

Prioritize Secure Websites: Always shop on websites that use HTTPS. This ensures that your data is encrypted and protected. Just remember that HTTPS by itself is not a guarantee of a legitimate website. Look for it in conjunction with the other signs of a legitimate site.

Read Reviews Carefully: Critically evaluate online reviews. Reviews can be helpful but be critical. Look for detailed and balanced reviews that provide a clear picture of the business's reputation. You will likely notice overall trends in the types of reviews that are out there about a business. With careful reading, you can avoid reviews that seem overly promotional.

Beware of Unrealistic Deals: If an offer seems too good to be true, it probably is. Be cautious of deals that are significantly lower than market value. Trust your gut and avoid falling for deals that sound suspicious.

Use Secure Payment Methods: Stick to secure and recognizable payment options like credit cards and PayPal. This may include some buy-now-pay-later options from known, reputable companies. Avoid unconventional methods that offer less protection.

Shop with Established Retailers: *When in doubt, consider shopping with well-known retailers with a proven track record.* Established retailers are less likely to be fraudulent.

Spot the Gems, Dodge the Scams

While online shopping is convenient, it can also be risky. By being a smart and informed online shopper, you can avoid scams and have a positive online shopping experience. And always remember, if something seems too good to be true, it probably is. Stay informed and prioritize safety when shopping online. Happy shopping!

Additional Resources

Check out these additional resources for more tips on how to stay safe while shopping online:

Cybersecurity & Infrastructure Security Agency (CISA): <https://www.cisa.gov/news-events/news/shopping-safely-online>

Federal Trade Commission (FTC): <https://consumer.ftc.gov/articles/online-shopping>

National Cybersecurity Alliance: <https://staysafeonline.org/resources/safe-online-holiday-shopping/>

However you want to connect, we're here for you!



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Facebook

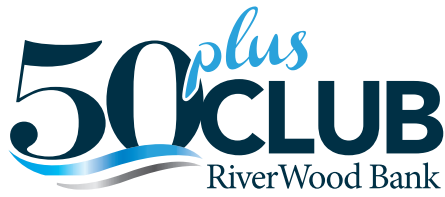


YouTube



LinkedIn





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Consumers looking for a new place to live should be mindful of the critical impact credit scores can have on their housing options.

To make sure you're building a healthy credit history, consider the following tips:

Request a copy of your credit report and make sure it is correct. Your credit report illustrates your credit performance, and it needs to be accurate so that you can apply for other loans – such as a mortgage. Everyone is entitled to receive a free copy of his or her credit report annually from each of the three credit reporting agencies, but you must go through the Federal Trade Commission's website at www.annualcreditreport.com, or call 1-877-322-8228. Note that you may have to pay for the numerical credit score itself.

Set up automatic bill pay. Payment history makes up 32 percent of your VantageScore credit score and 35 percent of your FICO credit score. The more you pay your bills on time, the better your score. Avoid missed payments by setting as many of your bills to automatic pay as possible.

Keep balances low on credit cards and 'revolving credit.' Racking up big balances can hurt your scores, regardless of whether you pay your bills in full each month. You often can increase your scores by limiting your charges to 30 percent or less of a card's limit.

Apply for and open new credit accounts only as needed. Keep this in mind the next time a retailer offers you 10 percent off if you open an account. However, if you need a new line of credit, don't jump at the first appealing offer; compare rates and fees offered through mail solicitation, on the Internet or at your local bank.

Don't close old, paid off accounts. According to FICO, closing accounts can never help your score and can in fact damage it.

Talk to credit counselors if you're in trouble. Using legitimate, non-profit credit counseling can help you manage your debt and won't hurt your credit score.



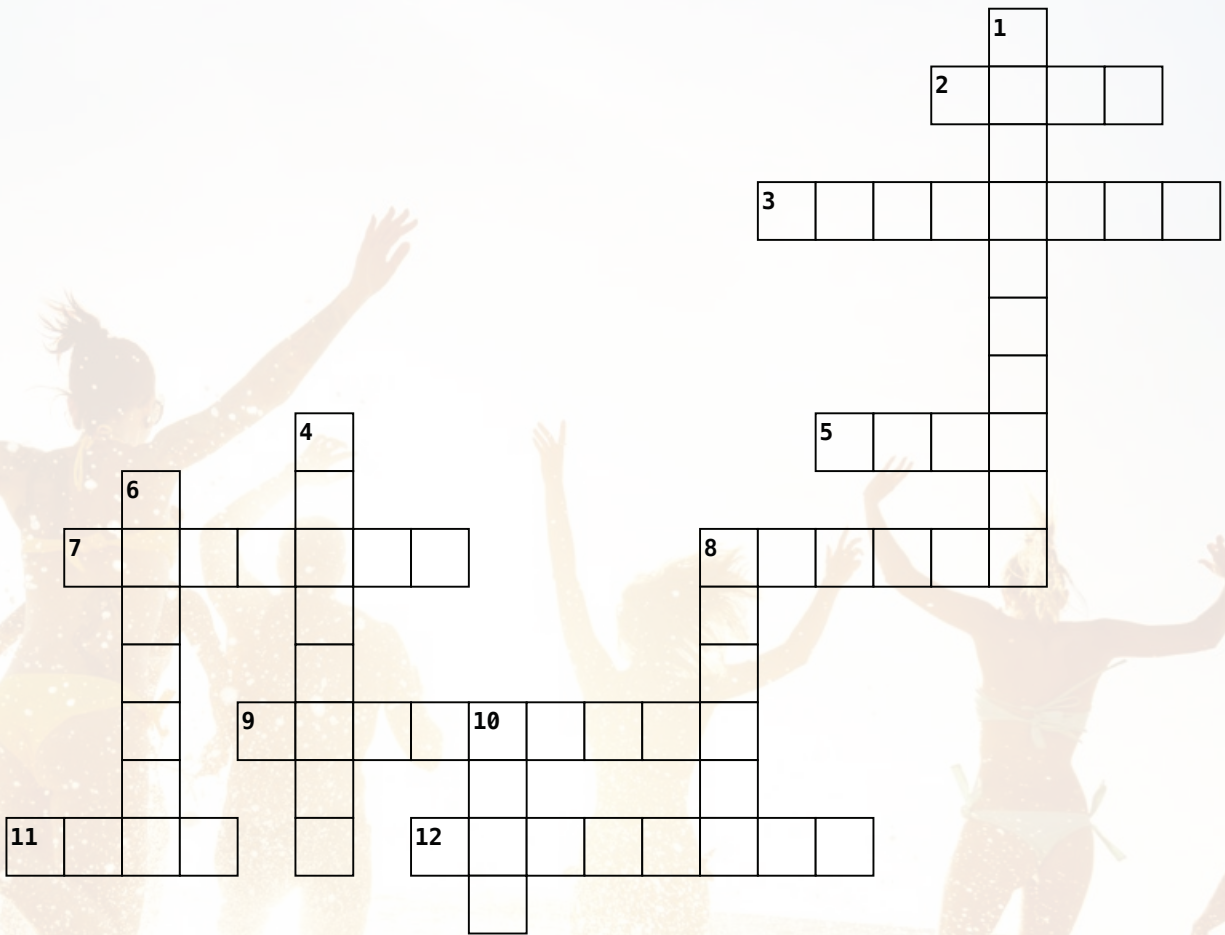
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Summer CROSSWORD



ACROSS

2. A moving ridge of water.
3. "It's not the heat, it's the _____."
5. Used for fishing, tubing and water recreation.
7. Vacationing in a tent or camper is called this.
8. A cucumber that has been brined, good on hamburgers.
9. Used to protect your skin for the sun.
11. A large body of water surrounded by land.
12. A cooking method involving fire and smoke.

DOWN

1. Creation made from sand.
4. Piece of clothing worn in water.
6. A swinging bed of fabric suspended by cords at each end.
8. Activity of eating a meal outside.
10. Finish this saying, "Happy as a _____."

ACROSS 2. Wave 3. Humidity 5. Boat 7. Camping 8. Pickle 9. Sunscreen 11. Lake 12. Barbecue
DOWN 1. Sandcastle 4. Swimsuit 6. Hammock 8. Picnic 10. Clam

A checklist for when a Spouse or Parent Passes



When you lose a spouse, partner, or parent, the grief can be overwhelming. In the midst of that grief, life goes on. There are arrangements to be made, things to be taken care of – and in recognition of this reality, here is a checklist that you may find useful at such a time.

First, gather documents. Ask for help from other family members if you need it. Start by gathering the following.

- A will, a trust, or other estate documents. If none of these exist, you could face a longer legal process when settling the person's estate.
- A Social Security card/number. Generally, the person's Social Security number will be retired shortly following the death. If you are uncertain, consider checking with the Social Security office.

Then, gather these additional highly important items.

- Any account statements
- Deeds/titles to real estate
- Car titles or lease agreements
- Storage space keys/account records
- Any bills due or records of credit card statements
- Any social media platform information, if applicable

Last, but not least, look for a computer file or printout with digital account passwords. Prior to their loved one's passing, some family members may try to centralize all this information or state where it can be found.

In addition, see if the person left a letter of instructions. A letter of instructions is not a legal document; it's a letter that provides additional and more-personal

information regarding an estate. It can be addressed to whomever you choose, but typically, letters of instructions are directed to the executor, family members, or beneficiaries.

Next, take care of some immediate needs.

One, contact a funeral home to arrange a viewing, cremation, or burial, in accordance with the wishes of the deceased.

Two, call or email the county clerk or recorder to request 10 to 12 death certificates; a funeral home director can often help you with this matter. (Counties usually charge a small fee for each copy issued.) Ten to 12 copies may seem excessive, but you may need that many while working with insurance companies and various financial institutions.

Three, if the person was still working, contact the human resources officer at your loved one's workplace to inform them what has happened. The HR officer might need you to fill out some paperwork pertaining to retirement plans, health benefits, and compensation for unused vacation time.

Four, consider speaking with an attorney – this can be the lawyer who helped your loved one create a will or estate plan. Should your loved one die without a will, you may want to contact a lawyer for an overview of how the probate process will work and see to what degree you might become liable if your loved one had any outstanding debt obligations.

Five, resolve to keep track of any recurring debts that your loved one had set to autopay. Consider placing the monthly bills for these debts in your name (or another family member or the executor).

Notify creditors and credit card companies that were part of your loved one's credit history. Creditors may want to know when existing debts will be paid, either

by you or your loved one's estate. You can also notify the "big three" credit bureaus – Experian, Equifax, and TransUnion – of their passing, which can usually be done online, over the phone, or by letter.

Following these steps, address financial, insurance, and credit matters. Investment and retirement plan accounts and insurance policies should have beneficiaries, so reach out to the financial and insurance professionals who helped your loved one as well as the person overseeing their workplace retirement plan. Talk with these professionals to learn about the possible tax implications from inheriting these assets.

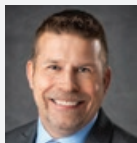
State and federal taxes for your loved one will also need to be paid, and possibly, other taxes for the year of their death.

Remember, this article is for informational purposes only and is not a replacement for real-life advice, so make sure to consult your tax, legal, and accounting professionals before modifying your any tax or estate strategy.

If your loved one owned a small business or professional practice, a discussion with business partners (and clients) may be necessary as well as a consultation with the attorney who advised that business.

Look after your future. Working through several of these issues may help bring closure to your loved one's estate.

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