

Tips to Keep Your Holiday Merry



As we approach the holiday season, your community bankers encourage you to take precautions to ensure your personal safety as well as your financial safety.

Holiday Shopping at the Mall

- Be sure to park as close to the door as possible, especially after dark.
- Park in well-lighted areas and always be aware of your surroundings.
- Make sure your purse is closed at all times. An open handbag is an easy target for someone walking behind you or standing behind you in a line. They could easily reach in and grab your wallet before you even realize it.
- Be sure not to overload yourself with packages. Should an emergency arise, you don't want to be fumbling with packages and possibly drop your keys.
- Try not to park next to a van, as you could easily be pulled in through the sliding door.
- If shopping alone, walk to your car with authority, purpose and confidence. Have your keys ready and if you have a remote control, unlock your door as you are walking up to it so you can get into your car quickly. After you get into your car, re-lock the doors. Don't sit in your car with your door open while you are arranging your packages.

ATM Safety

When stopping to make an ATM withdrawal before heading off to the mall, keep these safeguards in mind:

- Make sure your ATM is in a well-lighted area and be aware of your surroundings.

- Try to make your ATM transactions during daylight hours.
- A drive-up ATM is generally safer than a walk-up facility. But if you have an uneasy feeling, drive to another ATM location.

Financial Safeguards

- Try to avoid the last minute crowds by shopping early to avoid impulse buying.
- Ask about refund policies before you buy and save all receipts.
- Set a budget and stick to it. By not overspending, you will avoid the stress of trying to find the financial resources to pay for gifts long after the holidays are over.
- When shopping online, be sure to deal with reputable companies and order only on a secure server.
- Using debit and credit cards when holiday shopping is always safer than carrying around a large amount of cash.
- By deducting the money straight from your bank account with a debit card, you bypass the chance of racking up a big balance on your credit card.

We are always at risk, but should take steps to minimize the chances of bad things happening. Early preparation and planning will allow you to handle and react to emergencies and ensure you a safe and happy holiday season and beyond.

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