* Holiday Safety Hazards at home
	+ When leaving, lock windows and doors, even if you will only be gone for a few minutes.
	+ When leaving for an extend period of time, have someone pick up your mail or have it temporarily stopped.
	+ Use an automatic timer for indoor and outdoor lights.
	+ Leave on a radio or television so that it sounds as if the premises is occupied.
	+ Ensure displays of gifts or valuables are not visible through windows.
	+ Ensure doors and walkways are clear when putting up holiday displays.
	+ Ensure your Christmas tree is mounted on a sturdy base.
* Holiday Safety Hazards while driving:
	+ Keep all doors locked and windows closed while both in and out of the automobile.
	+ If the vehicle has an alarm, be sure to set it.
	+ Do not park next to vans, trucks, or camper shells with no windows.
	+ Park as close to your destination as possible, and pay attention to where you parked.
	+ Never leave children in an unoccupied car and never leave the motor running in an unoccupied car.
	+ Ensure that you have keys handy before you get to the vehicle.
* Holiday Safety for ATMs:
	+ Choose an ATM that is located inside or outside in a well-lit area.
	+ Protect your pin number by shielding the ATM keypad with your body.
	+ Do not throw your ATM receipt away at the ATM location.
* Holiday Safety while shopping:
	+ Shop during daylight hours if possible.
	+ Dress casually and comfortably.
	+ Avoid wearing expensive jewelry.
	+ If possible, do not carry cash or a wallet.
	+ Keep cash in your front pocket.
	+ Carry only identification, cash, or credit cards that you plan to use.
	+ Avoid carrying large amounts of cash.
	+ When possible, pay for purchases with a check or credit card.
* Strangers at the Door:
	+ Stay alert - criminals sometimes pose as couriers delivering packages.
	+ Criminals commonly solicit donations for non-existent charities. Donate only to a recognized charity.
* Holiday Hazards when shopping online:
	+ Be aware of identity theft, credit card fraud, and counterfeit goods.
	+ “THINK BEFORE YOU CLICK.”
	+ Choose a credit card over a debit card; disposable cards are even better.
	+ Verify website security and limit your purchases to secure sites.
	+ Do not shop publicly (no public computers or shared/open networks).
	+ Do not store information elsewhere.
	+ Shop at trusted sites.
* Use SCAM:
	+ S(tingy): Be stingy about giving your personal information to others, unless there is a reason to trust them.
	+ C(heck): Check the transactions of your financial institution regularly.
	+ A(sk): Ask for a copy of your credit report periodically.
	+ M(aintain): Maintain careful financial and banking records.

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