The holiday season is often a time for good deeds and generosity. Beware of scam artists that may try to take advantage of this spirit of giving. Tips related to charitable giving include:

- Before donating, ensure the charity is registered and eligible to solicit in the State of Florida by visiting FDACS.gov/ConsumerServices or by calling 1-800-HELP-FLA;
- Research how donations are used. Visit FDACS.gov/ConsumerServices and click on “Check-A-Charity” to see its spending breakdown. Additionally, Charity Navigator evaluates and ranks organizations at CharityNavigator.org;
- Do not provide banking information to someone who calls or emails unsolicited on behalf of a charity. If interested in donating, ask that the charity mail you information and a pledge form; and
- Pay close attention to a charity’s name. It is not unusual for scammers to create sham charities with names similar to that of legitimate, well-known charities.

Savvy consumers can stop fraud in its tracks. Visit MyFloridaLegal.com to find consumer tips or to file a complaint.

Holiday Shopping Tips

With so many consumer purchases taking place during the holidays, it is a season to be particularly vigilant. Below are tips to keep gifts safe from scam artists and help funds stretch further:

• Be aware that scammers can easily create online retail sites with no intention of shipping ordered products. Consider shopping with trusted retailers that are familiar and have a history of good customer service;

• If shopping with a new retailer, check its reputation online by searching for the store name and words like “scam” or “rip-off.” Additionally, check with the Better Business Bureau at BBB.org to determine whether other customers have filed complaints against the retailer;

• When shopping online, consider using a credit card instead of a debit card, if possible. Both payment methods allow shoppers to dispute a charge if merchandise does not arrive or is not what was ordered. However, with a debit card, the cost of the purchase is already deducted from your bank account and it may take days or weeks for the charges to be reversed;

• For more security online contact your credit or debit card provider to find out if it offers one-time card numbers to be used in online transactions to further protect cardholder accounts;

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Anyone who encounters any type of holiday season scam, should contact the Florida Attorney General’s Office at www.MyFloridaLegal.com or at 1-866-9-NO-SCAM (1-866-966-7226).