



222 Genesee Street  
Utica, New York 13502

[www.bankofutica.com](http://www.bankofutica.com)

Information:  
315-797-2700

Checking:  
315-797-2761

24-Hour Banking:  
315-797-2710

Toll Free:  
800-442-1028

Fax:  
315-797-2707



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## Online Shopping Scams

Consumers increasingly rely on computers and the Internet to do their shopping so it's important to stay vigilant and watch out for common scams like:

**Fake websites**—these are so similar to popular shopping sites that they trick consumers into providing their payment information.

**Email links**—avoid clicking on links in unsolicited emails. Some may send you to fake sites while others could download malware (computer viruses) that are used to steal your bank information including login credentials and card numbers.

**Making payments on unsecure sites**—before paying for a purchase online, make sure the website you're on starts with "https". This means the site has a protected network connection and are less vulnerable to attacks by scammers.

**Avoid buying gift cards from unknown sites**—the cards could be counterfeit or stolen, so be sure to buy gift cards from sources you know and trust.

The sooner you detect a problem with a transaction, the better. Online banking makes it easier and faster to monitor your Bank of Utica accounts so if you haven't signed up yet, call us at 315-797-2761 and we would be happy to walk you through it.



**Bank of Utica** – *in a league all our own*<sup>®</sup>