



For Immediate Release  
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## Wayne Bank Offers 5 Ways To Avoid Holiday Shopping Scams

Honesdale, Pa – As consumers scour the stores and web for the best holiday shopping deals, criminals are also hard at work searching for the best ways to scam them.

“The holidays are one of the most popular times of the year for scammers to attempt to steal money and personal information from unsuspecting shoppers,” explains Wayne Bank’s Marshalls Creek Community Office Manager, Jessy Santiago. “Whether you are shopping in the store or online, it’s important to make sure that you are also keeping an eye out for popular scams and potential fraud.”

Wayne Bank has put together the following tips to help consumers keep their information safe, so their holidays can stay merry.

- 1. Monitor Your Account.** Use online and mobile banking to keep an eye on your transactions, especially during the holidays. Always notify your bank if you suspect any fraudulent activity. Wayne Bank Debit Cards offer the complimentary Card Valet® app, which allows users to set real-time alerts for usage, enable location-based controls, and turn the card “on” and “off” if lost or stolen.
- 2. Beware Of Phishing Scams.** A common holiday scam is for criminals to create a fake email for a deal that’s too good to be true. Clicking on any of

the links within the email could result in malware being downloaded onto your computer or you may be asked for payment information that could lead to fraud. Never click on any links unless it is an email that you were expecting from a trusted source

- 3. Limit Large Sums of Cash.** Always be wary of carrying around large sums of cash when shopping. If there's fraud against your account when using a debit or credit card, you may be fully protected. But, if your cash is stolen, your money is gone.
- 4. Secure Your Internet Connection.** When shopping online, make sure you do so from a password protected Wi-Fi network. Never access online banking from a public Wi-Fi network.
- 5. Shop Safely.** Before making an online purchase, make sure the website uses secure technology. When you are on the checkout screen, verify that the web address begins with "https". Also, check to see if a tiny locked padlock symbol appears on the page. Wayne Bank Debit Cards offer complimentary Visa Checkout®, which allows you to enter a username and password instead of sensitive debit card information, for more secure online shopping.

For more information on Wayne Bank's Online Banking, Mobile Banking, Debit Cards, Card Valet®, or Visa Checkout®, stop into your local Wayne Bank Community Office or call 800-598-5002 to be put in contact with your local banking specialist.

Card Valet® is a registered trademark of Fiserv, Inc. Visa Checkout® is a registered trademark of Visa.

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, Equal Housing Lender, and is located in Honesdale, Pennsylvania. The Bank has 26 Community Offices serving Wayne, Pike, Monroe, and Lackawanna Counties in Pennsylvania, along with Delaware and Sullivan Counties in New

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NWFL.

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