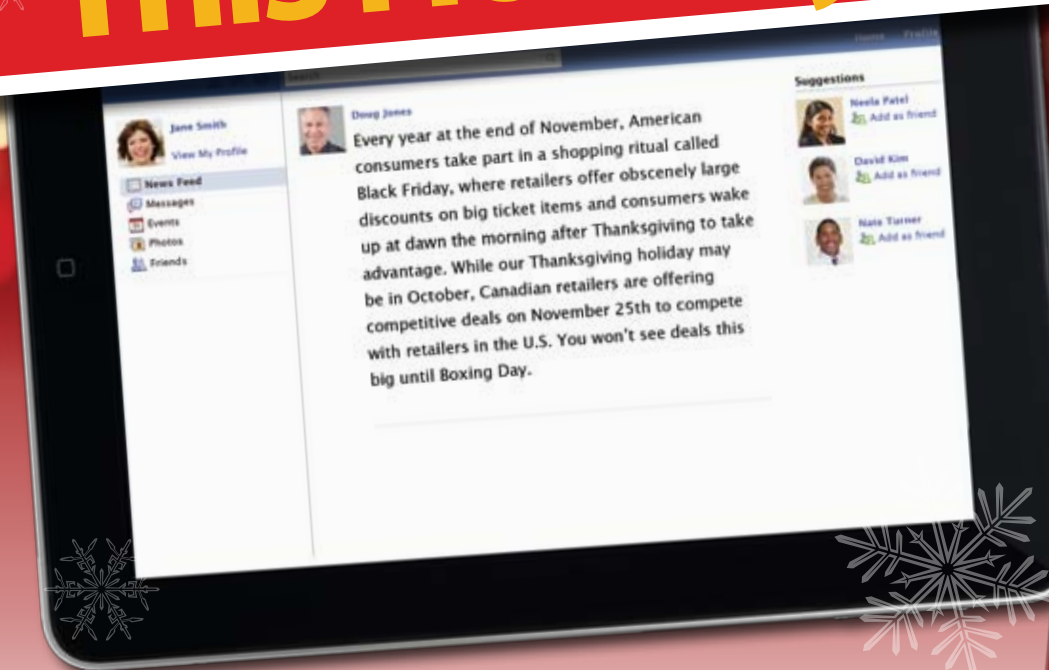


# Score Top Deals

# This Holiday Season



Here are some tips to help you take advantage of the significant discounts the season has to offer.

- ✓ **Make a list.** Create a shopping list of items you hope to purchase on Black Friday, whether for you or the people on your holiday list, and stick to it.
- ✓ **Do your homework** if you're planning a trip south of the border for hot deals. Use a pricing search engine, such as **Milo.com**, to find store deals where you plan to shop and to ensure that the product you want is in stock.
- ✓ **Compare sales.** Go to **shopbot.ca** to compare sale prices at different retailers and find the best deal. Additionally **www.blackfriday.ca** posts the best holiday deals from North America's largest retailers.
- ✓ **Get sale information early.** To get the inside scoop on Black Friday sales, join the email lists of your favourite retailers. Many companies send emails leading up to the sale to advertise deals and provide exclusive discount codes and maps featuring sale items.
- ✓ **Avoid the border crossing and go online instead.** Many major American-based retailers will extend their Black Friday online deals to Canadian consumers. To see when the deals will be available, check the retailers' websites. However, make sure you calculate shipping fees, duties and taxes before you buy—that sweet deal may turn sour if these fees add up to more than the discount.
- ✓ **Score big on Cyber Monday**, the biggest online shopping day of the year, with exclusive online discounts the Monday after Black Friday. Nearly **77 per cent** of online retailers send promotional emails to subscribers in the days leading up to Cyber Monday.\* If you're not on the email list of your favourite retailer, now is the time to join.



\*Source: Responsys, Retail Email Guide to the Holiday Season 2011

# How to Avoid Scams

**58 per cent** of Canadians do not use unfamiliar ABMs and **48 per cent** do not give their credit card numbers over the phone.

Source: TD Canada Trust Fraud Prevention Month poll, February 23, 2011

Anyone can be the victim of a scam. However, there are several common sense ways to prevent being swindled:

- ▶ **Beware of pop-up ads online.** While these ads may promise big savings, you'll only receive steep monthly charges.
- ▶ **Your bank will never send you an email to verify your account number or other personal information.** These email schemes are common and can look quite convincing. However, if you receive such an email, report it to your bank immediately.
- ▶ **Shred your paper statement.** If you choose to receive paper statements in the mail, make sure you shred them when you're finished.
- ▶ **Don't do any financial transactions on a public computer.** This includes everything from checking your statements to shopping online.
- ▶ **If you plan to shop online, purchase the latest antivirus and antispyware software** and make sure you update it regularly.

## Beware of these bank card scams

Many of the latest scams involve stealing information from bank cards. Common ways to steal or copy information from your bank card include:

- **Card theft:** The thief uses a special device that makes it appear as if your bank card is stuck in the machine. After you leave, they steal your card.
- **Double swipe:** The thief, a staff member of the store or restaurant, swipes your card through a hidden device that duplicates the magnetic information.
- **Copycat technology:** The thief inserts a tiny device into the card reader of a cash machine or gas station to record your card and PIN data.
- **Faux Machines:** Thieves set up a phony ABM machine that records your card and PIN information and makes a duplicate card.

In most cases, you will not be held liable for the unauthorized charges. Sign up for online banking and review your account balances daily for unauthorized charges.

## 3 Tips to Protect Your Bank Card:

- **Guard your PIN.** Don't write it down or give it to anyone else. At the store or ABM, shield the PIN pad with your hand as an extra precaution to ensure that no one can steal it.
- **Make sure you're using a secure Web server.** Look for "https://'" in your browser's address bar when you check out. If it's not there, the site isn't secure.
- **Sign up for alerts from your bank** to notify you via email or through text message of any suspicious activity or large transactions from your account.