



Safeguard Your Holiday Gift Cards

As the holiday season approaches, it is essential to stay vigilant against gift card scams designed to exploit unsuspecting consumers. Protect yourself and your loved ones by being aware of common tricks and taking proactive measures to ensure a secure gift-giving experience.

1. **Display Rack Gift Card Scam**

One of the latest gift card tricks involves tampering with the gift cards on the display racks at retail stores. Scammers will record the activation code on the card or place a custom bar code sticker over the real bar code, which allows them to secretly load the cash onto their own card immediately after you purchase the gift card. This means that when you or your recipient try to use the gift card, it will be empty or invalid. Before purchase, carefully inspect the packaging for signs of tampering. Opt for cards at the back of the rack, as scammers often target the front. Stay one step ahead by checking for any unusual stickers or resealing.

2. **Impersonation Gift Card**

Guard against scammers impersonating someone you know or trust. Verify the identity of anyone requesting gift cards through unexpected calls, texts, or emails. Never succumb to urgency or emotional manipulation. Legitimate organizations will not demand payment via gift cards.

3. **Resale Gift Card**

Exercise caution when buying or selling gift cards online on online platforms, such as apps or social media groups. Stick to reputable sources, such as authorized resellers or trusted acquaintances. Avoid deals that seem too good to be true and safeguard personal information by using secure payment methods. Never share your gift card information or personal details with anyone you don't know or trust.

4. **Phishing Gift Card**

Stay vigilant against phishing attempts that manipulate you into revealing personal or financial information. Avoid clicking on unsolicited links or providing personal details to unexpected contacts even if it looks like it's coming from a legitimate company, such as a retailer, a Lake Elmo Bank or tech support service. Install and regularly update antivirus protection to guard against malware and fraudulent schemes.

5. **Loyalty Program Gift Card**

Be wary of unsolicited offers claiming you have won a prize through loyalty programs.

Legitimate programs won't ask for fees or gift card payments. Verify any unexpected messages directly with the loyalty program using verified contact details.

How to Safely Give and Receive Gift Cards

- Purchase gift cards directly from trusted retailers or online.
- Avoid retail store gift card racks; inspect cards thoroughly if purchased in-store.
- Register gift cards with the retailer to track balances and enhance security.
- Never engage in gift card transactions with callers making unusual claims.
- Steer clear of buying gift cards from online auction sites.
- Never share personal financial information beyond the payment method.

Utilize Antivirus Protection

Protect against scams, especially phishing, by installing and actively running reliable antivirus software on all your devices. This is your best defense against malicious links, fake websites, and phishing attempts, ensuring a secure online environment during the holiday season and beyond.

Remember when doing your holiday shopping that you may purchase VISA gift cards from Lake Elmo Bank.