



Stay Safe This Holiday Season: Tips to Avoid Common Holiday Scams

The holiday season is a time for giving, celebration, and togetherness – but unfortunately, it’s also a time when scammers are on the prowl. The Hawaii Bankers Association (HBA) is here to help you protect yourself from common holiday fraud schemes so you can enjoy the season without worry.

Here are six top scams to watch out for this holiday season and tips to safeguard your finances and personal information:

1. Fake Charity Scams

During the season of giving, scammers often exploit people’s generosity by creating fake charities. These fraudulent organizations can be incredibly convincing, using lookalike names and websites that mimic legitimate charities. Here’s how to stay safe:

- Verify the charity by checking its name and URL carefully.
- Use trusted websites like [Charity Navigator](#) to confirm legitimacy.
- Remember, legitimate charities will never pressure you or use hard sell tactics.

2. Gift Card Scams

Scammers love gift cards because they’re difficult to trace and nearly impossible to refund. Common tactics include asking victims to pay with gift cards or selling “discounted” cards that turn out to be empty. Here’s how to stay safe:

- Never provide the numbers on the back of a gift card to anyone.
- Avoid buying gift cards from unknown third-party sellers.
- If someone demands payment via gift card, it’s likely a scam.

3. Seasonal Job Scams

With many people looking for extra income during the holidays, scammers often post fake job listings promising high pay for minimal work. Once you apply, they may request personal information or upfront payments for supplies or training. Here’s how to stay safe:

- Research the company and the person you’re communicating with before sharing personal details.
- Avoid any job opportunity that asks for money upfront.
- Use reputable job boards and company websites to apply for seasonal positions.

4. Fake Delivery Notifications

Holiday shoppers eagerly waiting for packages may fall victim to fraudulent delivery notifications. Scammers send fake texts or emails with links that lead to phishing websites designed to steal your personal information or payment details. Here’s how to stay safe:

- Never click on links from unsolicited delivery notifications.



- Check delivery statuses directly on the official websites of delivery companies like UPS, FedEx, or USPS.
- Be cautious of unexpected messages about deliveries you don't recall ordering.

5. Too-Good-to-Be-True Prices

Scammers often advertise designer goods or other high-value items at unbelievably low prices. Once you make the purchase, you may receive a counterfeit product – or worse, nothing at all. Here's how to stay safe:

- Stick to reputable retailers and well-known marketplaces.
- Avoid paying with peer-to-peer apps like Zelle or Cash App, which don't offer buyer protections.
- Remember: If a deal seems too good to be true, it probably is.

6. Holiday Travel Scams

Planning a holiday getaway? Be wary of deals on airfare or travel packages from unfamiliar websites. Fraudulent travel sites may trick you into booking a flight that doesn't exist. Here's how to stay safe:

- Book flights directly through airline websites or reputable travel agencies.
- Verify the website's legitimacy by checking reviews and customer support policies.
- Avoid deals that require immediate payment without proper verification.

Take Action If You're a Victim

If you've encountered a scam this holiday season, act quickly:

- **Report it:** File a complaint with the Federal Trade Commission at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).
- **Contact your bank or payment provider:** They may help reverse the transaction or secure your account.

The Hawaii Bankers Association is dedicated to keeping our communities safe from fraud. By staying vigilant and following these tips, you can enjoy a secure and joyous holiday season.

From all of us at HBA, happy holidays – and stay safe out there!