

## Cybershopping: Should You be Quick to Click?

Cybershoppers, start your modems. eMarketer estimates that U.S. online sales (excluding travel) will reach \$131 billion in 2007. But how safe is it to shop online?

"You're covered by the same protections you'd have if shopping by mail or phone," says Amy Blankenship, director of the Direct Marketing Association's Shop-At-Home Center. And just as when you shop by my mail or phone, know whom you're dealing with.

### ***Protect your wallet***

\* Use a secure browser. The software you use to navigate the Internet complies with industry security standards if it scrambles the purchase information you send in cyberspace. You're in a secure Web site if a message announces you're entering a secure area, if you see a padlock or key in the locked position on the bottom of the screen, or if the "http" in the URL (Web site address box) changes to "https." The "s" stands for secure. "If it's not a secure site, surf on by," Blankenship says.

\* Deal with someone you know, especially if you're new to cybershopping. "Eighty-four percent of catalogs now have a Web site," Blankenship says.

\* Check return policies and customer service information. Some companies place time limits on returns or have special policies for opened compact discs and software. Print out the company's address and phone number, a copy of your order, and the confirmation number in case there's a problem.

\* Always pay by credit card. This way your transaction will be protected under the Fair Credit Billing Act if you act timely, which gives you the right to dispute charges and temporarily withhold payment.

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