

7 WAYS TO STAY SAFE ON CYBER MONDAY

Last year, 300,000 Americans were victims of online fraud — and it cost them a total of \$52 million. The FBI logged more than 2,000 complaints a day. Not surprisingly, much of this fraud happened around the holidays. Here's how to protect yourself...



1. Shop secure sites.

You can tell by the little lock symbol in the top left corner of your browser bar, and by the URL, which starts with HTTPS instead of just HTTP.

2. Shop sites you know and others trust.

If you haven't shopped safely at that site before, search for reviews about it. If those are negative, shop elsewhere.

3. Don't use a search engine.

Search retailers' sites, because sophisticated scammers try to add deceptive or even malicious links to your search results.

4. Use a secure connection.

Even if you do all this, your personal data is at risk if you shop using the Wi-Fi network at your favorite coffeehouse. So shop online from home.

5. Don't use debit cards.

If you do get scammed or hacked, credit cards offer a lot of fraud protection. Debit cards offer almost none.

6. Don't reuse passwords.

The best deals often require you register with the retailer. If you can get by as a "guest," do it. But if you must create a password, make it new and don't repeat it elsewhere.

7. Review your credit card statements.

You should be doing this year-round, but it's especially important during the holidays.



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Cyber Monday Icloud Tips

Gerard McClay



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Table of Contents Cyber Monday Icloud Tips

1. Understanding the eBook Cyber Monday Icloud Tips
 - The Rise of Digital Reading Cyber Monday Icloud Tips
 - Advantages of eBooks Over Traditional Books
2. Identifying Cyber Monday Icloud Tips
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Cyber Monday Icloud Tips
 - User-Friendly Interface
4. Exploring eBook Recommendations from Cyber Monday Icloud Tips
 - Personalized Recommendations
 - Cyber Monday Icloud Tips User Reviews and Ratings
 - Cyber Monday Icloud Tips and Bestseller Lists

5. Accessing Cyber Monday Icloud Tips Free and Paid eBooks
 - Cyber Monday Icloud Tips Public Domain eBooks
 - Cyber Monday Icloud Tips eBook Subscription Services
 - Cyber Monday Icloud Tips Budget-Friendly Options
6. Navigating Cyber Monday Icloud Tips eBook Formats
 - ePub, PDF, MOBI, and More
 - Cyber Monday Icloud Tips Compatibility with Devices
 - Cyber Monday Icloud Tips Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Cyber Monday Icloud Tips
 - Highlighting and Note-Taking Cyber Monday Icloud Tips
 - Interactive Elements Cyber Monday Icloud Tips
8. Staying Engaged with Cyber Monday Icloud Tips
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Cyber Monday Icloud Tips
9. Balancing eBooks and Physical Books Cyber Monday Icloud Tips
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Cyber Monday Icloud Tips
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Cyber Monday Icloud Tips
 - Setting Reading Goals Cyber Monday Icloud Tips
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Cyber Monday Icloud Tips
 - Fact-Checking eBook Content of Cyber Monday Icloud Tips
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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