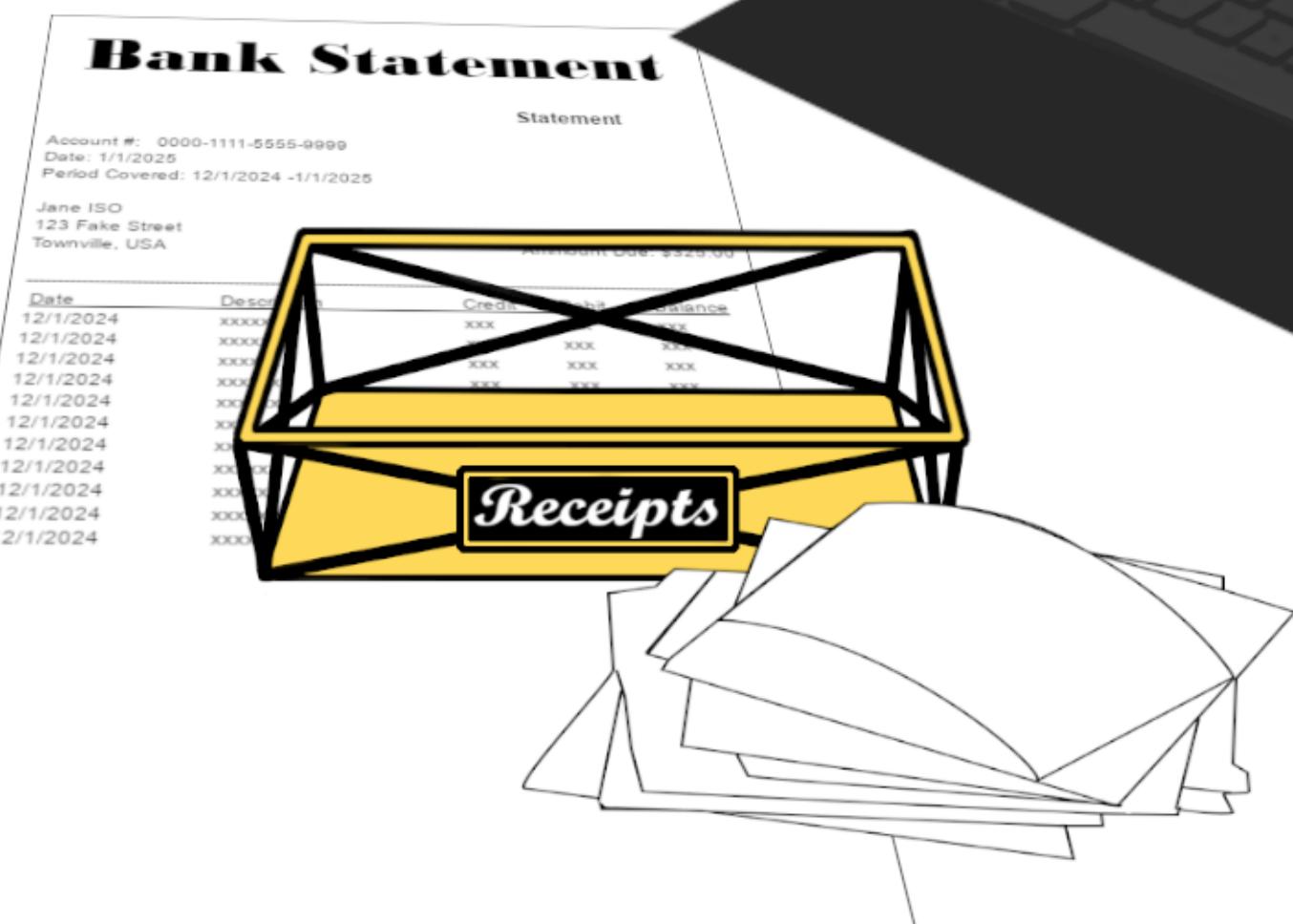
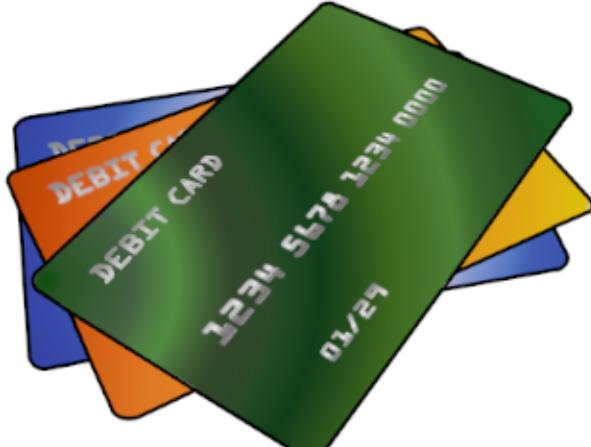


# The holidays are a time of giving...

Always shred important financial documents, like receipts, bank/card statements, and tax information, when disposing of them.



Never use debit cards when making online purchases. Credit cards are much more secure and cancelling payments is a possibility.



Donating to charities during the holidays is normal, but be wary of fraudulent charities created to trick people into giving them money.



## But be mindful of WHAT you give out!