



ONLINE SHOPPING

BE CAUTIOUS WHEN SHOPPING ONLINE

- Only buy from reputable websites.
- Do not use a company that won't provide its name, street address and telephone number.
- Before you complete your online purchase, understand the return policies, the cost of shipping and the estimated arrival time of your item(s).
- Keep records of all transactions and e-mails to the retailers until after you have decided to keep the item.
- Beware of scammers trying to get your personal information by sending you a text message or e-mail from what appears to be from a trustworthy source.
- Do not respond to messages that ask for personal or financial information.

DONATING TO A CHARITY

- A legitimate charity will provide information outlining its mission, how donations are distributed, and proof that your contribution is tax deductible.
- Illegitimate charities may use names that sound like respected organizations. Be sure to do your research prior to donating to any organization whose name you do not recognize.

CONSUMER TIPS

- **Keep Your Receipts** – Receipts are the key to hassle-free returns and cash refunds. Without a receipt, a retailer may reject the return or may only provide a merchandise credit.
- **Check on Restocking Fees** – After purchasing big ticket items, do not open or use the item right away. This can prevent any restocking fees if you decide not to keep the item.
- **Check Store Policies Before Purchasing** - Retailers set their own return and exchange policies, they are under no legal obligation to offer refunds. Stores in Chicago are required to post return and exchange policies in plain view, and to provide consumers with a written receipt.
- **Gift Cards** – Gift cards purchased in Illinois can have an expiration date that must be good for at least five years after the date of issuance. If the gift card does expire, the date must be on the card. Issuers of gift cards are not allowed to reduce the value of the card or charge the card value after time.
- **Check Your Credit Card Statement** – Always check your credit card statement thoroughly. If something looks suspicious or unfamiliar, contact your credit card company first.
- **Make Sure the location you receive packages is secure.**