

FOR IMMEDIATE RELEASE:

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**AG Nessel Shares Best Practices for Consumers Amid Pandemic This
Holiday Season**

LANSING – While the holiday season may look a little different from years past due to the pandemic, Michigan Attorney General Dana Nessel is sharing tips to ensure Michiganders protect their wallets while staying safe this season.

“This holiday season is undoubtedly going to be different from previous years. I want to share best practices for online and in-person shopping to protect Michigan consumers as we all navigate this season,” Nessel said. “Our Consumer Protection team has put together a helpful series of consumer alerts – the 20 Days of Scams calendar – with tips to shop smart and stay safe.”

The following consumer alerts and publications are linked for consumers as useful tools for those preparing to shop or donate:

[Drop-shipping](#) – Steps to take to ensure you are ordering directly from the source instead of helping unnecessary middlemen make a profit.

[Online Shopping](#) – Tips to protect your personal information while making purchases online.

[Giving Wisely to Charity](#) – Ways to ensure your donations are going where they’re intended.

[In-Store-Only Rebates](#) – Tips to ensure Michigan consumers understand the rebate realities of retailers and how they may not actually yield savings.

[Gifting Circles vs. Gifting Schemes](#) – A resource to ensure you know the difference between gifting circles that ensure money isn’t exchanged and illegal gifting schemes.

Whether shopping online or in-person this season, Attorney General Nessel encourages consumers to be mindful of the following:

Avoid the crowds. Avoid crowded stores amid the pandemic by taking advantage of early sales in-person and online.

Shop local. Small Business Saturday is a great opportunity to shop small, support your community and avoid the crowds at big box stores. Make every effort to use the small businesses in your community - in-person or online. The pandemic has been especially hard on them and they are counting on their customers to help them make it through the year.

Do your research. Compare prices for both in-store and online items. Read reviews from reputable sources not only on the product, but also the retailer to ensure you’re doing business with reputable vendors.

Protect your personal information when shopping online. Only shop on secure websites with an “https” address. Stick to shopping apps that tell you what they do with your data and how they keep it secure. Avoid holiday offers that ask you to give financial information – no matter how tempting. They might be trying to steal your identity. [Keep your devices secure and only shop on secure websites.](#)

Search for coupons or discounts. Increase your savings with coupons from your local newspapers or look for promo codes online.

If possible, make purchases with your credit card. Minimize potential damage and use a credit card to make all your purchases. Debit cards do not cap your liability for fraudulent charges and the money is drawn directly from your bank account. Be aware of any [credit and debit card surcharges.](#)

Ensure all purchases are accounted for. Keep a record of your purchases, warranties, and confirmation pages. Compare these to your bank or credit card statements; if there is a discrepancy, report it immediately.

Know the retailer’s return policy and terms of layaway or no-interest plans. If a retailer doesn’t have a return policy, exercise caution when making a purchase.

Pay attention when purchasing gift cards. Only buy gift cards that are kept behind the store’s customer service counter or activated when you check out.

Beginning today and continuing through Dec. 23, 20 Days of Scams will be a special section online on the Attorney General's homepage to educate consumers on the numerous tactics used to cheat them out of their funds. Follow the AG's official [Facebook](#), [Twitter](#), and [Instagram](#) pages along with [subscribing to the department’s consumer alerts](#) to receive the most up-to-date consumer news, an updated dangerous toy guide, and our holiday newsletter. This holiday season, consumers are encouraged to contact the Consumer Protection team [to file a complaint online.](#)