

Don't Let Black Friday Deals Leave You in the Dark

Written by Chris Coleman

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BBB Tips Help You Shop Smart, Online or at the Mall

These days Black Friday deals seem to be out before the Thanksgiving turkey even gets cold; leaving many consumers overwhelmed with the pressure to buy, buy, buy. The BBB recommends you do your research before shopping to ensure advertised deals are all they're cracked up to be.

"Some Black Friday deals may look good on the surface, but quantities may be extremely limited or the size of the discount greatly exaggerated. Check prices at several retailers and read advertisements carefully to make an educated decision on whether it's worthwhile to stand in line or miss a good night's sleep," said Chris Coleman, BBB President/CEO. Shopping online can be a way to avoid crowded stores, but shoppers need to use extra caution when shopping on the web.

Whether you choose to buy online or at the store, be sure to:

- · Protect your personal information. Stick to well known and trusted websites. When shopping at stores, keep your card out of sight and safe.
- · If the site is secure, its address should start with https://. You also may see a picture of a small closed lock in address bar.
- · Know the company's refund and return policies. Are there restocking fees? Do you have to pay shipping costs on returns?
- · Do not rely on pictures of a product. Read the description and check model numbers, if applicable.

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- · Be cautious of free offers. Free offers are often followed by an open-ended enrollment in a program that automatically bills your credit card account. Before ordering anything online, make sure you click on and read all terms and conditions.
- · Pay with a credit card rather than a debit card. If you suspect fraud or don't receive your order, credit cards afford the best protection in the event of a dispute.
- · Obtain a tracking number for all shipments.
- · Print out the orders and keep receipts.
- · Be aware of phishing. Don't respond to emails that ask for your credit card or bank account number or other personal information. Legitimate businesses do not send emails claiming there is a problem with an order or account. Call the company or find the customer service form on the company website to confirm any problem.

Check a company's [BBB Business Review](#) before you do business with a company or charity by going to www.bbb.org or by calling [800-222-1600](tel:800-222-1600)

. For more advice you can trust from your BBB, visit www.iowa.bbb.org