

Don't let **Black Friday** put you in the **Red!**

The CIC hopes everyone has a happy and safe holiday season. Unfortunately, while most people are honest, you should know there are individuals and organizations who want to take advantage of you, especially during the very busy "Black Friday" and holiday shopping season. Here are a few tips to protect yourself:

- ✓ Check the CIC website for counterfeit coupons.
Link: <http://couponinformationcenter.com/coupon-fraud-list.php?st=84bc3>
- ✓ Note that just because a "coupon" is not listed on the CIC counterfeit list, that doesn't mean it's real – so how do you spot the fakes?
 - If the offer seems too good to be true, it probably is.
 - Never pay money for coupons.
 - Coupon sellers with numerous "Free Product" coupons are most likely selling either counterfeit or stolen coupons.
 - While there are exceptions, the majority of manufacturers do NOT issue cents-off coupons exceeding \$10.
 - Check for the CIC hologram, which is a silvery 3 dimensional bar at the top of the coupon, on Free or High Value coupons
 - Beware of High Value/Free coupons for electronics, computer games or credit card company printed on home or office equipment.
- ✓ Most Print-at-Home Coupons are perfectly legitimate. However,
 - Companies that issue print-at-home coupons do not issue free print-at-home coupons.
 - Most manufacturers *avoid* high value coupons. Values disproportionately high relative to the price of the item (e.g. 75% or more) are suspect.
 - Do not use any "coupon" e-mailed to you by anyone other than the issuer/manufacturer or its authorized representative.