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**INTERSECTIONS INC. OFFERS TIPS FOR SAFE HOLIDAY SHOPPING ON
BLACK FRIDAY & CYBER MONDAY**

***DON'T LET WOULD-BE "GRINCHES" STEAL YOUR FINANCIAL HEALTH AND IDENTITY DURING THE
BUSIEST SHOPPING SEASON OF THE YEAR!***

CHANTILLY, VA –November 23, 2009 –As the biggest holiday shopping days of the year quickly approach, consumers everywhere will be lining up at stores on “Black Friday” for pre-dawn sales that will hopefully net great bargains and savings on holiday gifts. For those that don’t want to fight the massive crowds at the malls and local shopping centers, they’ll surf the Web on “Cyber Monday” – the Monday right after Thanksgiving – to catch even better sales, conveniently ordering their gifts online to have them shipped all over the world.

Finding the right deal on the perfect gift is going to be a priority this holiday shopping season as consumers everywhere are penny pinching during tougher economic times. The National Retail Federation expects average holiday spending this year will be around \$682.74, down 3 percent from \$705.01 last year, so getting the best value for your money is key, whether the gift is found on the Internet or at a retail store. With major online price breaks offered on Cyber Monday, online shopping sales are expected to increase 18 percent over last year, according to Information Resources, Inc.

To kick off the 2009 holiday shopping season, Intersections Inc. (NASDAQ: INTX), a leading global provider of consumer and corporate identity risk management services, and provider of IDENTITY GUARD® Total Protection, the award winning identity theft protection service, advises holiday shoppers to take extra caution to avoid damaging their credit or becoming a victim of identity theft. Identity theft peaks this time of year – wallets are stolen, credit cards are accidentally left behind and scammers everywhere are looking to prey on their next victims – but there are simple steps consumers can take to avoid making careless decisions that can have a long-term effect on their financial well-being.

Intersections recommends the following safety tips for holiday shoppers:

- 1. Protect your computer from online threats including money-stealing Trojans.**
Fraudsters are eagerly waiting to take advantage of the millions of credit card transactions that will be made online this holiday season. They are lurking to find any weak links in your network to gain access to your personal and credit information. More recently, they are using sophisticated Trojans to grab your bank account and credit card login information, disable your security software, and sneak into your bank account by pretending to be you. Trojans are even smart enough to quietly drain your bank account over the holiday period based on the assumption that you'll be too busy to check exactly how much you're spending until the New Year. The best way to avoid Trojans is to (a) not open attachments or click on email links; (b) be careful where you surf and stick to online "neighborhoods" where you really feel safe; and (c) regularly patch your computer and update your anti-virus, anti-spyware and firewall software.
- 2. Take a tip from online merchants and "trust but verify."** Whether it's online shopping searches, incredible gift offers, or holiday wishes from your Twitter "Tweeps" or Facebook friends, the best way to avoid gift-wrapping yourself for scammers this year is to turn your cynicism on to the highest level. If you think before you click, you might just play Grinch to an identity thief.
- 3. Be careful buying gift cards.** Make sure that you purchase gift cards that are legitimate and secure, and avoid buying gift cards secondhand from an unverified source. UK-based security firm Corsaire recently found that the vulnerable magnetic-stripe technology used for gift cards and customer loyalty cards make these attractive targets for hackers. Additionally, the research revealed that gift cards can easily be "sniffed" off the shelf in the checkout line with a scanner and cloned, card numbers can be stolen, and retailers' gift card Web sites can be hacked.
- 4. Avoid Tweet Traps!** Scammers fully understand the power and reach of social networks, and gathering places like Facebook and Twitter are a feeding ground for all kinds of thieves this holiday season. According to the eHoliday Study by Shop.org (a division of the National Retail Federation), 47.1 percent of retailers said they will be increasing their use of social media during the holidays. The biggest threat to be wary of this year is the "Tweet Trap" – a message that appears to be from a trusted friend or follower passing on some great news, a real bargain, or a worthy cause, but instead hides spam, phishing fraud, or a malicious download. Consumers should be cautious about Tweets or Facebook messages about great holiday deals, must-have gifts, or hard luck stories, even if they are coming from "friends." If they sound interesting, do your own research to see if they're genuine. But don't click or download.
- 5. If a deal sounds too good to be true, it probably is.** This scam has focused on promising shoppers the hard-to-find gift at an irresistible price and in most cases, the gift doesn't exist, doesn't arrive, the seller demands far more for it, or simply steals the shopper's credit card information. But this year, hackers are upping the stakes by hacking into the search ranking systems of the major search engines like Yahoo! and Google so that their

fraudulent or malware-infected web sites appear at the top of shopper searches. And most shoppers still believe that if a Web site is at the top of a search engine's list, it has to be legitimate.

6. **Do NOT give out your financial information over the phone or email.** If your bank or credit card company sends you an email or even calls you warning you of insufficient funds or other problems with your account, contact them directly using the customer service numbers posted on their web sites. Don't respond to their emails or to any number they provide in an email or phone message.
7. **Keep travel plans private.** Don't give a gift to digital burglars by Tweeting or posting updates to Facebook about your holiday plans like when you're going to be away from home or all the cool stuff you bought. Otherwise your new purchases may end up under someone else's tree.
8. **Do a post-holiday credit health check-up.** After the holidays are over, be sure to check your credit reports, credit card statements and bank statements to verify all transactions. Each transaction you made, either in retail stores or online, could have been compromised, adversely affecting your credit and your credit score. Notify your bank or credit card company immediately if you see anything suspicious.

"With a soft economy and higher unemployment rates, consumers are under increased pressure to cut holiday spending, and this may lead to an increased willingness to take on greater risks," said Steven Schwartz, Intersections' Executive Vice President of Consumer Solutions. "While retailers will respond with timely offers and special discounts, it's important for customers to protect themselves from scammers and cyber scrooges who may try to prey on their emotions with targeted offline and online schemes."

One way to protect yourself is to be vigilant about where you shop (online or at the mall), what information you provide and to whom, and to protect your computer from spyware, malicious code and Trojans. Intersections' IDENTITY GUARD[®] [Total Protection](#) is the most comprehensive offering on the market today covering personal information, credit reports, public records, computer, Internet and mobile transactions. The service also provides sophisticated software that protects consumers against keylogging attacks, secures their passwords and user IDs as they navigate online, identifies legitimate websites, and protects their computers from advanced malware software. IDENTITY GUARD[®] [Total Protection](#) also provides identity theft recovery services and financial reimbursement insurance in the event identity theft occurs. Find out more at www.identityguard.com.

[About Intersections](#)

Intersections Inc. (NASDAQ: INTX) is a leading global provider of consumer and corporate identity risk management services. Its premier identity theft, privacy, and consumer solutions are designed to provide high-value opportunities to its marketing partners, including leading financial institutions, Fortune 100 corporations, and other businesses. Intersections also markets full identity theft protection solutions under its brand, IDENTITY GUARD[®] (www.identityguard.com). Intersections' consumer identity theft protection services have protected more than 25 million consumers.

To address the growing threat of corporate fraud, Intersections and its subsidiaries provide cutting-edge identity management solutions including security breach remediation; pre-employment background screening; and corporate brand protection.

For advice, opinions, and the latest news on identity theft for consumers, visit <http://www.IDguardian.com>. Twitter handle: [IDGuardian](#). For educational tools and resources on breach readiness for businesses, visit <http://www.BreachCenter.com>. Twitter handle: [BreachCenter](#)

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