

November 2020

## Tips for Holiday Shopping During the COVID-19 Pandemic



It's beginning to look a lot like Christmas! Although holiday shopping will look different this year, the celebrations will go on! Check out these tips for safe shopping this holiday season.

### Expect Crowds

Although crowds will likely be thinner than usual on the main holiday shopping days of the year, there will still be crowds. Many stores will continue to operate in limited capacity, which will increase the safety of in-store shopping but could also result in longer lines to get into the building, leaving you standing in the cold. Account for crowds by planning to visit at lower-traffic times and bringing along cold-weather gear for any wait times.

### Expect Shortages

Retailers, especially struggling ones, don't want to have a lot of out of stock situations, but they also don't want to have a bunch of left over inventory that they have to mark down and lose profit on. Many retailers will find themselves trying to balance a fine line to fulfill everything their customers want without having too much supply. Due to these unprecedented times,

expect inventory shortages and for things to fly off the shelf this holiday season. If you shop early, chances are better that you will find everything on your list.

### Expect Shipping Delays

Shipping companies are expecting a large increase in demand this year when the uptick in online shopping due to health concerns combines with the yearly holiday shopping boom. FedEx, UPS, and USPS have already announced shipping surcharges to help them cope with the increased demand, which could make shipping more expensive for you, depending on the retailer. Even with surcharges and additional seasonal employees, you may still see delays in shipping.

### Shop Early

In order to combat all the issues above, shop early. And when we say early, we really mean now... even better if you've already started! Due to the coronavirus, many supply chains are still not up to their normal production levels, which is another factor that could leave you unable to find gifts at the last minute. Also, the inability to have spring/summer sales, such as Amazon's Prime Day, has caused the season for holiday sales to come earlier this year. Shop early to get the best deals, find what you want, and get it on time.

### Watch for Scams

Where there is money, there are scams. Be sure that you vet every website you are purchasing from. Double check the URL to make sure you're on the site you think you are, look for an address and phone number on the site to contact if there's an issue, make sure the site looks reputable (no typos, professional design, etc.), and most importantly – check social media and other review websites for reviews.

**Did You Know?** If you're planning to shop in-store this year, using the contactless payment option on your Patriot VISA credit card is a great way to stay safe. Simply look for the contactless logo (four curved lines) at checkout and tap your card or hold it just above the card reader to pay. Learn more about our contactless payment option at <https://www.patriotfcu.org/borrowing/credit-cards/contactless-payment-option/>



## Holiday Cash Contest

**Using your Patriot Visa® Credit Card or Patriot Visa® Debit Card is a convenient, safe way to shop this holiday season. And it could pay you!**

For two consecutive months, we will randomly select three credit card transactions and three debit card transactions from all Patriot debit and credit cards made during each month. The selected cardholders who conducted these transactions will each be awarded \$50. You could be one of our six lucky monthly cardholders—just make a qualifying transaction to be eligible to win.<sup>1</sup>

<sup>1</sup>Contest runs from November 1, 2020 until December 31, 2020. Every Patriot VISA credit card transaction is eligible to win. Every Patriot debit card transaction that is done as a signature, credit transaction is eligible to win (PIN-based transactions are not eligible.) Each month 3 random credit card transactions and 3 random debit card transactions will be selected as winners. Winning cardholders will have \$50 deposited into their Patriot Savings Account within two weeks of the end date of the contest. To be eligible for the random drawings, your account must be in good standing. Employees of the credit union, board members, volunteers and their immediate family members are not eligible. All state, federal and local tax laws are applicable. No purchase or obligation necessary to enter or win. Non-purchase entries and purchase entries have an equal chance of winning. To obtain a non-purchase entry, stop by one of our branch offices or our website: [www.patriotfcu.org](http://www.patriotfcu.org).



## Save Hundreds on Auto Insurance



As a valued Patriot member you'll enjoy exclusive savings on auto insurance made available by our partner TruStage® (underwritten by Liberty Mutual). Plus, you may qualify for various discounts such as – multiple vehicles, Anti-lock brakes and more!

If you haven't compared auto insurance lately, it's a great time to take a look. Schedule an appointment with our Liberty Mutual representative to learn more about discounts and to receive a personalized quote.



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*\*Auto Insurance Program is made available through TruStage Insurance Agency, LLC and issued by leading insurance companies. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Your credit union enables this insurance program to be offered and is entitled to compensation from TruStage.*