



Protecting You and Your Family



AVOID CHARITY SCAMS

Donation requests often increase during the holidays. If you're prompted to donate, we recommend first checking out the charity with these reliable organizations:

- ✓ [The Better Business Bureau's Wise Giving Alliance](#)
- ✓ [Charity Navigator](#)
- ✓ [Charity Watch](#)
- ✓ [GuideStar](#)

Find out if the charity or fundraiser must be registered in your state by contacting the [National Association of State Charity Officials](#). If they should be registered, but they're not, consider donating through another charity.