

# SAFE & SECURE

## Buying & Selling PRACTICES



### KEEP YOUR USERNAME & PASSWORD SECURE

**Your password is tied to personal information.** If you must write down your password, make sure to store it in a secure place where no one else can find it. Do not share it with anyone. Also, mix up your passwords. Do not make your email password, online banking information password or any other password the same as the password for your account on [www.TheGuide.com](http://www.TheGuide.com). Adjust the privacy settings on social network sites you frequent to make it more difficult for people to post content. Even a “friend” can unknowingly pass on multimedia that is actually malicious software.

### KNOW YOUR BUYER OR SELLER

**Make transactions face-to-face and bring someone with you.** Trading with a partner by your side is always safer. Try to do business with local buyers and sellers that can meet personally. Unlawful people will avoid face-to-face encounters. Do not wire money.

**Meet in a public place if possible.** We understand this is not always possible, but public transactions guarantee safety better than private ones. Avoid locations that you are unfamiliar with and agree to meet in a public place with heavy pedestrian traffic flow.

**Ask questions, especially when purchasing expensive items such as homes or vehicles.** Speak with the seller on the phone in advance and ask plenty of questions. If they have any trouble answering your questions, you may want to pass up the offer. No matter what you are looking to purchase, you need to know who you are buying from. If you have the slightest impression that the seller may try to harm or take advantage of you, do not complete the transaction.

**Check out the identity of whomever you're doing your transaction with.** Ask for personal information that you can verify. For example, a home or work phone number which can easily be checked by making a simple phone call. (Be careful with sellers who won't give you this basic information, like phone numbers and/or home/office addresses.)

**Never Share Your Private Information.** Do not include your home address in an ad (unless you're advertising a yard/garage sale). The Guide reaches millions of people in print and online. No need to broadcast your personal address to the world. You can always share it later by phone or email. Do not divulge login, password, addresses, account numbers, social security numbers, etc. Keep banking information



private. The only information a buyer should need is your name, phone number, and when applicable, your address. Be firm about what information you will or will not reveal.

**If you have any doubt about the legitimacy of a buyer or seller, end the transaction.** There is no sense in jeopardizing your safety. If you feel uncomfortable at any point in the transaction, walk away from the offer.

**Make buyers pay on the spot.** Some people try to take items and pay for them later. Make sure your transaction process allows you to collect without issue. Get cash or a cashier's check before handing over the item. Be careful with money orders and checks. Forgeries are common and your bank might even cash them. If you accept a check, insist on one drawn on a local bank or a bank with a local branch.

### VERIFY OFFERS

**Examine and verify the information advertised before paying.** Make sure you're getting a good deal. Check authenticity and the general condition of the article. When dealing with electrical items, plug them in and check to see if they work properly. Don't hesitate to ask about warranties and/or return policies. Specifically, if it sounds too good to be true, then it probably is. When it comes to business opportunities, examine all fees carefully prior to agreeing to the deal. Carefully investigate all fees the seller claims are required by law. When dealing with employment ads, read the ad carefully before applying. When you respond to an ad, ask as many questions as necessary about job duties, salaries, and other considerations of the job. When inquiring about a rental property, see to it that you speak directly with the property owner or someone who can officially represent them. Never give cash in advance.

**Go with your instincts** and don't complete a transaction if you feel uneasy with the other party, no matter how convincing they may sound.

### TRUST

When you shop with The Guide, you're becoming acquainted with other buyers and sellers in your local community. Because safety is enforced, it is a more trusted marketplace.

**We have promoted safe, reliable, family-friendly advertising for over 55 years by taking precautionary measures.** We visit prospective advertisers' websites to ensure that they are legitimate, and the information is truthful, to the best of our ability. We handle and manage all negative reports so you can feel at ease when browsing our publication.

Although our safety-inspired team takes pride in preserving customers' trust, we cannot do it alone. That's why The Guide maintains positive business relationships with state and federal agencies, including:

- Delaware Attorney General – [www.attorneygeneral.delaware.gov](http://www.attorneygeneral.delaware.gov)
- Delaware Department of Agriculture – [www.dda.delaware.gov/services/licenses\\_and\\_permits.shtml](http://www.dda.delaware.gov/services/licenses_and_permits.shtml)
- Delaware Department of Services for Children, Youth and Their Families – [www.kids.delaware.gov](http://www.kids.delaware.gov)
- Delaware State Courts–Prothonotary Office– [www.courts.delaware.gov/superior/weapons](http://www.courts.delaware.gov/superior/weapons)
- Delaware Better Business Bureau – [www.bbb.org/delaware](http://www.bbb.org/delaware)
- Delaware Department of Motor Vehicles – [www.dmv.de.gov](http://www.dmv.de.gov)
- Delaware Insurance Commission – [www.delawareinsurance.gov](http://www.delawareinsurance.gov)
- Delaware Professional Regulation - Real Estate Commission – [www.dpr.delaware.gov/boards/realestate/](http://www.dpr.delaware.gov/boards/realestate/)
- Delaware State Housing Authority - [www.destatehousing.com](http://www.destatehousing.com)
- Delaware Division of Human Relations – [www.statehumanrelations.delaware.gov](http://www.statehumanrelations.delaware.gov)
- Delaware Department of Licensing and Regulations – [www.dpr.delaware.com](http://www.dpr.delaware.com)
- Federal Bureau of Investigation – [www.fbi.gov/](http://www.fbi.gov/)

The Guide also secures and encrypts your information to protect your account online. We comply with the PCI, DSS (Payment Card Industry, Data Security Standards) to protect our customers from data security breaches.

**If you feel an advertiser in The Guide is the source of a scam, fraud, or misconstrued advertising, please notify The Guide's office at: 302-629-5060 or 800-984-8433.**

### FEEL FREE TO ASK QUESTIONS

Here at The Guide, we have friendly, highly-trained customer service representatives to handle any issues quickly and diligently. We encourage you to report any concerns to [info@theguide.com](mailto:info@theguide.com) or call us at 302-629-5060.