

Daily Union Article

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Title: Tis the Season – Scam Season!

Happy Thanksgiving, Merry Christmas, and Hello Scam Season! After all, it is the season for giving! Although consumer scams occur throughout the year, the holiday season provides fertile ground for scammers to target unknowing consumers. In a recent conversation with a friend, they shared with me that they received a suspicious call on their cell phone telling them that they had won the Publisher's Clearinghouse and for a mere \$250 processing fee, they could redeem their million dollars!

Fortunately, my friend is a very savvy consumer. She stayed on the call long enough to glean some information so that she could report the scam. In the process, the caller gave her the phone number of their supposed "manager" to verify the legitimacy of the call. She entered the phone number in Google to find that the call was coming from Jamaica! She then called the Publisher's Clearing House (PCH) Scam Hotline (1-800-392-4190) to share the information she was able to collect from the scammer. Here is what the PHC website shares about potential scammers illegally using their contest as a ruse:

"At PCH the winning is always free and you NEVER have to pay to claim a prize award. Recognizing the difference between legitimate sweepstakes and other types of offers that may not be legitimate will help you protect yourself and your family.

If someone contacts you claiming to be from PCH, and tells you that you've won a prize award – then asks you to send a payment or money card in order to claim the prize – STOP! You have not heard from the real PCH."

Knowing about the potential of scams is important to your personal financial well-being, but reporting the scams also helps organizations like PHC, the Better Business Bureau, and Federal Trade Commission track scammers and ultimately catch them for the purpose of prosecution. The threat of prosecution serves as a strong deterrent for many of these scammers. However, prosecution can only result when a scam report was initiated by a victim and/or savvy consumer.

The Better Business Bureau (BBB) offers an online tool that identifies reported scams my geographical location (see insert.) The BBB ScamTracker tool (<https://www.bbb.org/scamtracker/nebraska/>) allows you to look at what types of scams are being reported in your area. You can search by zip code, key word, or scam type. It also provides you with an avenue where you can report a scam.

The mission of the BBB is to be the leader in advancing marketplace trust. The scam industry is not only illegal, it also threatens the level of trust consumers can have in the open market we have the freedom to use in the United States.

The Federal Trade Commission is another great resource to access if you have concerns or questions about scams. In a recent report (June, 2016), the FTC shared a current trend in “recovery” scams. These scams add insult to injury because they are targeting people who have already been victimized by a previous scam. “Recovery” scams offer to help previous scam victims with the process of recovering from the first scam. For example, the recovery scammer contacts you because you’re on their lists of people who lost money to scams. They tell you that, “for a small fee” or “donation” upfront, they will recover the money you lost in the previous scheme – prize claim, illegitimate product offer, or any one of the thousands of scams that have worked in the past.

The FTC shares that these scammer sometimes try to get you to contact them by putting their offers of “help” in the comments section of blog posts or online articles about scams. The crooks often claim to be from a government agency – alluding to their trustworthiness, while others claim to be actual victims who got help from the fake agency or company they are endorsing!

Here’s what the Federal Trade Commission you can do to avoid these recovery scams:

- ✓ **Don’t pay upfront for a promise.** Someone might ask you to pay in advance for things – like help with recovering from a scam. Consider it a no-go if they ask you for money before they provide any “help”.
- ✓ **Don’t send money or give out personal information** in response to an unexpected text, phone call, or email.
- ✓ **Do online searches.** Type the name or contact information into your favorite search engine with the term “complaint” or “scam.”
- ✓ **Sign up for the FTC’s free scam alerts at [ftc.gov/scams](https://www.ftc.gov/scams)** for the latest tips and advice about scams.
- ✓ And if you find yourself scammed after being scammed, file a complaint with the FTC at <https://www.ftccomplaintassistant.gov>

Scammers get smarter and trickier with their methods for drawing in unaware victims. Follow the steps outlined by the FTC, educate yourself about scams and reporting suspected scams you or your friends have encountered. Self-protection and consumer advocacy are our first line of defense against these financial threats.

For more information on personal and consumer protection tips, contact me, Deb Andres, at the Geary County K-State Research and Extension office at 785-238-4161. Until next time, keep living resourcefully!