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The Monthly Brief

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HOT HOLIDAY SCAMS



Nearly everyone shops online and that means the crooks will be busy trying to trick consumers out of their

hard earned cash. Here are the 2018 Hot Holiday Scams.

Look-Alike Websites: Scammers are using “Deal Alert” emails with links to fake websites. Also showing up on social media, these sites never deliver the item, steal personal info, or download malware onto your computer. Watch out for URLs that use the names of well-known brands along with extra words.

Social Media Gift Exchange: Buying one gift and receiving several in return may sound great, but this seasonal scam is a rip-off pyramid scheme. Avoid it.

Fake Shipping Notifications: Hoping to mix in with legit emails, these phishing scams use real company logos to get recipients to click malicious links.

Phony Charities: Scammers take advantage of holiday giving with fake charity solicitations in email, on social media sites, and even by text. Check out charities at Give.org before donating.

Letters from Santa: Many companies offer personalized letters from Santa, but some copycat scammers seek to obtain kids info from unsuspecting parents for ID theft.

Learn about these and other holiday scams from the Better Business Bureau and the AARP.

*BBB, AARP

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CONSUMER PROTECTION GUIDE

The Florida Attorney Generals Office has published their annual **Holiday Consumer Protection Guide** and its available as a [free PDF download](#). The guide offers tips on making online purchases and avoiding charity scams. There's also a list of items recalled by the U.S. Consumer Products Safety Commission including children's toys, household items, small appliances, furniture and sporting goods. You'll also find links to U.S. and Florida agencies responsible for consumer health and protection. Here are a few examples of tips that you'll find in the guide:



When buying online pay with a credit card not a debit card. Both allow you to dispute a charge, but with a debit card, the purchase is immediately deducted from your bank account and it may take days or weeks for your bank to reverse the charge.

Some credit card providers offer free one-time card numbers to be used for online transactions. If stolen, your account can't be charged for additional purchases.

Know the difference between tax exempt and tax deductible. A charity that is tax exempt does not necessarily mean that your contribution is tax deductible. To check visit the [IRS Tax Exempt Search page](#).

GRANDPARENT SCAM



If something works, why stop? That's the attitude of scammers who continue to victimize seniors with a resurgence of the “Grandparent Scam.” Using detailed info obtained from social media, the dark web, and even hacked email accounts, crooks are convincing victims their grandchild has been injured, arrested, or even kidnapped.

How it works: The victim gets a call from someone impersonating their grandchild saying “There's been an accident and I'm in _____ (jail, hospital or foreign country) and I need your help to get home.” Victims are then put in touch with an “official” who provides convincing details and how to pay up via wire transfer or gift cards. Very nasty and sadly, very effective. The FTC estimates that in 2017, 1 in 5 targeted victims paid their caller, totaling some 328 million dollars. Learn how “Bernie” an informed consumer, was tricked in this video from [Western Union](#).

AVOID THIS SCAM and understand that it depends on intimidating the victim into sending money immediately. The scam unravels fast with a little fact checking. Another giveaway is demanding payments via wire transfer or gift cards. Review your social media privacy settings and limit what details are being shared publicly.

Learn more about the Grandparent Scam and how to avoid it with [tips from the AARP](#), (including a Dr. Phil video), or listen to the [AARP Podcast](#).

*AARP, Western Union