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Scam Gram!

Keep the sharks at bay

A Consumer Action News Alert • www.consumer-action.org

SCAM GRAM is Consumer Action's monthly e-newsletter alerting you to the dirtiest players in the world of tech fraud, credit card scams, ID theft and general con-artistry. Don't be fooled by liars, cheats and crooks—wise up with SCAM GRAM!

Our November 2015 issue features:

Time for abusive debt collectors to pay

How sweet is justice? Pretty sweet when nasty debt collectors who threaten you with arrest, phone-stalk you and even lie about the money you owe finally get their comeuppance in the form of a huge federal crackdown. The Federal Trade Commission (FTC) [dropped the hammer](#) on four major illegal debt collection companies this month, shutting them down and bringing the total number of actions the agency has taken against corrupt collectors this year to 115. Go FTC! And don't feel sorry for the collectors—they were so awful that they had threatened to arrest the daughter of an 84-year-old woman if her senior parent didn't pay up. They also impersonated attorneys; coerced consumers into paying off "phantom debts" that they knew had been paid (or were never owed in the first place); and threatened to garnish people's wages and have their driver's licenses revoked. If you owe money, don't let collectors bully you—you have rights under the [Fair Debt Collection Practices Act](#).

Career-connecting with criminals

Think twice before you accept that LinkedIn invitation—do you really know the person reaching out to you? If not, it could be a hacker with an elaborate fake profile out to get your personal information or even commit cyber espionage against the company or government agency you work for! Sure, this sounds like a tin foil hat conspiracy theory, but the computer company Dell recently [investigated](#) and found 25 fake profiles that went so far as to cross-reference each other for credibility. Dell believes the profiles belong to a Middle East-based hacking group that has managed to trick hundreds of people into accepting connections and/or downloading malicious software through a "resume submission tool," both of which give the hackers insight into their employers and personal lives.

"Hi Grandma, I need your help"

No one wants to get a call saying a loved one has been arrested or in a car accident, but it's particularly awful for grandparents who perhaps haven't spoken with their grandchildren in a while (side note: Call your grandma already!). Scammers claiming to be grandchildren in distress have managed to bilk a lot of money from vulnerable grandparents. The *Washington Post* [reports](#) that the criminals are very hard to trace, often encouraging the distraught seniors to quickly wire money or purchase a prepaid card and provide the PIN for accessing the funds. "The effect on victims is so great. It's not simply the loss of the money. They feel stupid, they feel gullible, and they have nightmares about it and anxiety and depression," said one assistant U.S. attorney who processes grandma scammers. Throw the book at 'em, we say!

It's a mad world

Have you heard the one about...A bereaved widow calls a U.S. Senate committee office to find out how to get survivor benefits after her veteran husband dies. The committee staffer who answers the line uses his prestigious position to con her (and a couple of other women) out of hundreds of thousands. Talk about political influence! [Read more](#).

Pot, meet kettle. They say two wrongs don't make a right, and that's certainly true for both BP (the company that brought us one of the largest oil spills in history) and a Louisiana lawyer who's [been targeted](#) by the disgraced oil enterprise for allegedly submitting false claims in order to get monetary compensation meant for oil spill victims.

And I know when that 'Hotline Bling'... If you get a call from an unknown number, particularly one that starts with "809," don't call back! You could be [hit with thousands](#) in "international" calling charges that go to scammers. The subsequent fight with your phone company is a situation you want to avoid like the plague.

Tips to keep you safe

- **Out with the old, in with the scam.** Confusion over the ongoing switch to **chip cards** continues to impact both businesses and consumers. Many consumers haven't even received their new cards yet, leading [opportunistic scammers](#) to email or call to prompt them to "update" their account information before a new card is dispatched. The scammers pose as your card issuer in order to get personal (and credit/debit card) information.
- **Gills gone wild.** The conservation group Oceana recently tested over 80 samples of salmon from restaurants and grocery stores across the U.S. They [discovered](#) something fishy: Over 40 percent of the samples were mislabeled. What does this mean for consumers? You might think you're paying more for wild salmon, but you're really getting farmed. This type of "**salmon fraud**" is much more common during the winter months, when wild-caught fish is in shorter supply.
- **Stingy sister.** Some siblings are great, but some, like the new "**secret sister**" on Facebook, are the worst. The [gift exchange scam](#)—a riff on the old, nefarious chain letter deception—prompts Facebook users to send a gift valued at \$10 to a secret recipient in order to receive up to 36 gifts. Secret Santa this is not: You probably won't get any gifts back (let alone 36) if you engage in this pyramid scheme.

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