



Scam Gram!

Keep the sharks at bay

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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!

Married for the money

It seems like a quick way to make a buck: Spend half a day at the local courthouse and marry someone who's willing to pay for citizenship (love be damned). Or you could put on a more elaborate production in an [effort to avoid](#) the suspicion of the authorities (think wedding photos, his-and-her rings, doctored leases to fool investigators into thinking you live together, etc.). Neither approach to the unholy union that is marriage fraud will lead to a happily-ever-after if U.S. Immigration and Customs Enforcement can prove that you “entered into a marriage for the purpose of evading U.S. immigration law.” The agency [warns](#) that the offense carries a prison sentence of up to five years and a whopping fine of up to \$250,000, and “applies to both foreign nationals and U.S. citizens.” Our advice: If you're thinking about getting into the wedding industry, maybe consider a weekend gig as a DJ or photographer?

Counterfeit careers

It's hard enough to find meaningful work in this economy. It certainly doesn't make things easier when the job you're applying for doesn't really exist. The oddly named Gigats.com, which boasts over 11 million registered users, was [recently charged](#) by the Federal Trade Commission (FTC) with “pre-screening” applicants for nonexistent gigs, only to pass the applicants' personal information on to shady schools and training programs that had paid the site for leads. Unfortunately, Gigats isn't the only [gig in town](#)—scammers frequently advertise on Indeed.com and other career websites, offer bogus “work from home” positions, and solicit money from jobseekers for software, computers, seminars and other job-related products and services that never pay off.

Dubious debt trap

Many agree that payday loans are a debt trap (particularly since the cost of borrowing for a couple of

weeks or a month can be the equivalent of paying an average annual percentage rate of 400% or more!) It's true that paying back \$3,000 on that \$300 you needed when times were tough is awful (and with any luck will [soon be illegal](#)). But how about paying for a "loan" that you never even took out? Now that's a scam! In an attempt to make it right, the Federal Trade Commission (FTC) is [mailing checks](#) (averaging \$350) to over 1,700 people who fell for a fraudulent debt collection scheme in which callers pretended to be with law enforcement or a government agency. The callers were so intimidating that they convinced consumers they owed money for payday loans the consumers never took out. The FTC gives the public some simple advice on how to avoid falling into the fake debt trap: "No matter how convincing a letter or phone call seems, check it out. Look up the real number for the government agency, office or employee (yes, even judges) and get the real story. It's likely to be a scam."

Singing a different tune

If you thought iTunes gift cards were only for music aficionados and those who don't already subscribe to Spotify streaming radio, think again. It turns out scammers are very interested in the cards, and it's not because they're jonesing for the late and great Bowie's "Greatest Hits." An underground resale market exists that allows the criminals to turn cards into cash by selling the codes (on the back) of cards purchased and "loaded" with funds by victims. Scammers in the know have been convincing unwitting consumers of the urgent need to pay for everything from [bogus back taxes](#) to bail money for a [grandchild in a jam](#) to (yes, this really happened) [kidnapping ransoms](#) with iTunes cards that they load with the demanded amount. Once the victim gives the crooked caller the codes on the backs of the cards, the money is quickly drained and the scammer disappears. (iTunes cards are just the latest addition to the growing list of prepaid products—from PayPal transfers and Western Union wires to MoneyPaks and Green Dot cards—that have become scammers' preferred method of ripping people off.) Let this be a lesson to you: Never provide your gift card codes to anyone but trusted merchants.

Make 'em pay

Wallet full of empty promises. There's a Google Wallet scam [going around](#), usually involving buying a suspiciously cheap automobile online. The seller directs the buyer to an invoice with the Google Wallet logo—an invoice that instructs them to send cash for the car via Western Union, MoneyGram or bank transfer. Note: Not having to sign in to your official Google Wallet account should tip you off. Also, Google Wallet is a peer-to-peer payment service and doesn't accept wire or bank transfers.

I'll take store credit. If you steal from a store only to return the items for store credit, the long arm of the law might catch you. It [happened to](#) one man who either really liked to take on home improvement projects or just took Home Depot for a sucker. He managed to rack up \$35,000 in store credit across multiple Home Depot locations throughout New England before he was arrested. Now, that's a lot of power tools!

Nice dye job. Just because most crimes involving money are perpetrated online or by phone these days doesn't mean criminals can't engage in an old fashioned "black money" scam. Furniture store employees were suspicious when three individuals [brought in a suitcase](#) full of black banknote-sized paper that they claimed was cash that had been dyed to avoid detection by authorities. Unfortunately for the scammers, even the promise of sharing in the spoils couldn't convince the employees to participate in the scheme by purchasing chemicals to remove the dye from the worthless paper. They called the cops instead.

Mo' money, mo' problems. A bevy of young Brooklyn-based hip hop artists were living large, rapping about “[crackin' cards](#)” and “watching their money doing back flips” in their aptly-named song “For a Scammer.” Apparently New York’s Finest were really [digging the tune](#) and decided to launch an investigation into the incriminating lyrics. This led to multiple criminal charges for the over-sharing entertainers, who had in fact enjoyed numerous shopping sprees at high-end retail stores after creating fake credit cards based on stolen personal information.

Tips!

● **Scammin' from the slammer.** Question: What’s worse than private corporations [benefiting from the misfortune](#) of those whose loved ones are doing time? Answer: When the already inflated costs of phone calls to loved ones balloon even more due to opportunistic fraudsters. Inmates’ friends and family members who Google “Inmate Calling Solutions” in order to purchase phone time for incarcerated loved ones [will get](#) as the top result a fake-o website, [InmateCallSolutions\(dot\)com](#), which *will* take their money but won’t let them talk to dad.

● **One rotten apple.** Bling! That’s the sound of a bogus text message telling you that your Apple computer ID has gone bad. The texts, which go out to iPhone owners, are yet another tech support scam (proving that, despite how it may seem, [Microsoft users](#) aren’t the only ones being targeted). A link [directs the gullible](#) to a fake website that promises to unlock/renew their account if they enter their personal information (information that can then be used to steal their identity). Don’t do it!

● **Special delivery!** If you get an email telling you that “your package” has been delivered, don’t click on the link (even if you’ve been waiting on that spiralizer you ordered from eBay for more than a week and you REALLY want to try making zucchini noodles). These emails are [the latest](#) in “ransomware” scams, which download bad software (malware) to your computer. The software will put your files on lockdown until you pay (on average \$500!) to free them up.

● **Sextortion.** The U.S. Department of Justice just declared “sextortion”—when someone threatens to disseminate sexual photos or video of you unless you pay a fee—as one of the biggest [growing threats...to children!](#) Find out what your kids are doing online because, as the DOJ points out, predators may know even if you don’t. These creeps “specifically seek out those children they considered easy targets because of their demonstrated willingness to post personal content online and engage in live-streaming video activity.”

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