



Scam Gram!

Keep the sharks at bay

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SCAM GRAM is Consumer Action's new monthly email 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!

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Windows gone wild

Microsoft's been dealing with some issues lately, namely a Windows 10 scam. Just days after it released the new operating system, hackers began sending out [emails claiming to be the software giant](#). The emails offered consumers early access to the new OS through a download that (surprise!) did not give them access to Windows 10, but instead gave them a big "malware" headache. The malicious software effectively locks users out of their computer unless they pay a ransom. The good news: Microsoft is upgrading Windows users for free, but only via desktop notifications. So ignore those emails!

Phony iPhone fix

Microsoft's not the only one dealing with scams; so is its major competitor, Apple. If you've got Safari open and your iPhone or iPod crashes before prompting you to pay a fee to un-crash it, it's a scam. Hackers have targeted Apple aficionados in the U.S. and U.K [with messages that pop up](#) on screen prompting them to call a 1-800 number and pay \$80 for "an immediate fix." The hackers aren't that clever though—apparently there's a real solution to the problem: Simply put the device in airport mode, close and reopen Safari. You can also disable pop-up ads to keep it from happening in the first place. Sorry hackers, we're one step ahead of you!

Beware the Craigslist kooks

It's common knowledge that kooky characters often advertise on Craigslist. The site that made it easy for you to buy or sell a used couch, go on a last-minute date or find a cheap apartment with two annoying roommates has also made it easier for scammers. Craigslist scams can range from the brilliant to the bizarre. In the last month alone, [a Boulder, CO man](#) posed as a female on the site (we're not sure why this part was necessary) to sell costly yet bogus Disney theme park tickets. A [dog owner in Texas](#) realized that her stolen pet had been listed for sale and paid the \$250 asking price to buy Fido back. A Tennessee woman lost \$6,700 on a [race car she sold](#) via Craigslist to criminals using counterfeit bills, while a widow from the same state, [who listed her home as "for sale,"](#) was appalled to

find out that con artists had re-listed it as “for rent” and tricked many of the would-be tenants who showed up at her doorstep out of hundreds. Sadly, while this list is exhausting, it’s not exhaustive. The takeaway: We’re not saying don’t use Craigslist, we’re just saying use caution.

Et tu, utilities?

Even utilities aren’t safe from scammers. Paying your electric bill is never fun, but it’s even more of a hassle when you’re not sure if you’re paying the utility company or a scammer. In July alone we’ve seen utilities scams in [Washington, DC](#), [central Virginia](#), [Denver, CO](#), the [San Francisco Bay Area](#), the [Pacific Northwest](#) and more. Often the scammers will call (although sometimes they’ll text) to inform you that your account is past due and that you must pay immediately using a money order or prepaid card. Don’t buy it. And if you’re worried that you’ve been skimping on payments, look up the number of your utility company and call it directly (if you really want to know how much you owe).

Florida: The 'Fraud Capital'?

It’s not all sun, fun and palm trees. As you probably know, Florida’s been in the news for some wacky stuff lately (read: [here](#) and [here](#)). Now the southern part of the state is enjoying the dubious honor of having been dubbed “fraud capital of America.” According to [Fortune magazine](#), “the big money is in Medicare, mortgage and identity theft-tax refund schemes.” The Associated Press reported the news last month, which is based on data from the Federal Trade Commission (FTC) and U.S. Treasury Department—pretty reputable sources, if you ask us. While we hope you’ll find a Florida retirement or vacation relaxing, we also urge you to stay aware to avoid becoming a Sunshine State statistic.

Finally...

In the first month of SCAM GRAM’s existence we’ve gotten great feedback from you, dear readers. Which is why we’re taking the time to share a couple of the scams that you’ve personally written in about:

Jim C. from Ohio writes that he wants to “alert the public about a scam” involving “collecting ‘closing fees’ for mythical sales of condo timeshares. The victim is sent to an unsuspecting and uninvolved attorney’s office to collect their sales proceeds. They just have to kick in \$2,500 to \$2,600 in closing fees first.”

Joe K. writes: “There is one particular company that has a recording stating: ‘Hi, this is Rachel from Card Services.’ This is a scam to get people to give out their credit card information, with the understanding that they are going to lower your interest rate. I have filled out the complaint form on the [Do Not Call](#) website....This is a problem that the Federal Trade Commission should look into...”

Thanks for the heads up, Jim and Joe, and as always, keep the feedback coming! [Click here to email us.](#)

TIPS to keep you safe

Lately scammers have been **targeting Facebook users** by posing as “a friend of a friend” in order to gain access to your profile and steal personal information.

Learn how to recognize [social media manipulators](#) and other [online scammers](#).

Worst. Vacation. Ever. If you want to avoid uttering these words, then take heed: The FTC is urging consumers to be aware of hotel booking scams, [fake hotel websites](#) and other [travel tricksters](#).

Whatever your age, AARP offers another important tip this month with its [Watch Your Wi-Fi](#) campaign. The campaign explains the perils of using public Wi-Fi over unsecure networks (read: common places like coffee shops, hotels, etc.).

We cannot stress enough: Beware of calls from people claiming to be with [government](#) or [law enforcement](#) agencies, particularly if they're asking for money. Scammers can impersonate state and federal agencies by spoofing their names/numbers on your caller ID. The scammer may even try to intimidate you into giving them money by threatening arrest or legal action. Hang up immediately and report the call to the real police!

Thanks for reading SCAM GRAM. (Use our ["Tell a Friend"](#) page to let your friends know they can sign up for their own copy.)

Remember, Consumer Action offers a wide range of resources to help you navigate the marketplace. This month we released *A consumer's guide to 'chip' cards* to answer credit and debit card customers' questions about why the transition to chip-ready "smartcards" is taking place, how the checkout process will change, what consumer protections they will have and where to get more information about chip cards. [Check it out here](#).

Consumer Action empowers low- and moderate-income and limited-English-speaking consumers nationwide to financially prosper through education and advocacy.

