



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!

Do not pass Pokémon GO

The risks of wandering around with your nose in your smartphone playing Pokémon GO have been reported ad nauseam over the last month. From [falling off cliffs](#) to [driving into cop cars](#), the new and ridiculously popular augmented reality game contains more than its fair share of peril for the obsessed and oblivious. Some scammers, however, are [targeting](#) even the most cautious of players, tricking them into downloading bogus Pokémon GO copycat apps or clicking to pay for virtual “PokéCoin” currency. In both cases, the scammers install malware on your device to steal your identity and financial information. Another popular move: emailing users warning them that they can no longer access the app for free and will be charged \$12.99 a month or “frozen out” of the game (which, for your typical Pokémon GO addict, is a virtual nightmare!). It's not the money the scammers are after: Once you click on the link (thinking you're going to the app store to buy the game), the scammers again steal your password, hack your accounts and take your information. And it's not enough to look at the “From” field in this deceptive correspondence, since spammers can even spoof the email address to make it look like it's from Pokémon GO's parent company, Niantic. As the Better Business Bureau points out, the “The login form [to pay] isn't run buy an official app store or Niantic Labs. It's on a third-party site.” Don't GO there!

Too smart for their own good

Millennials and those with higher levels of education are more vulnerable to scams than the rest of us, according to [new research](#) by the Better Business Bureau (BBB) Institute for Marketplace Trust. Call it the arrogance of youth (and academia); according to the Council of BBB's director of marketing research and insights, “Optimism bias—the idea that we all think other people are more vulnerable than we are—is associated with risk-taking and failure to heed precautionary advice.” The BBB study helps explain why college students are [often targeted](#) by scammers and are particularly at risk. In a win for oldsters everywhere, the CBBB spokesperson added that: “Seniors may be the one group that does not suffer from

optimism bias when it comes to scams. They've heard, loud and clear, that they are at risk. They are also less impulsive buyers than younger consumers, and less likely to be making purchases online, where so many scams take place." Heed that, ye of firm skin and endless optimism!

Good cop, bad cop

Do your homework before you donate money to the boys (and girls) in blue: The police officer or charity representative soliciting you could be a criminal. Across the country, *real* members of the criminal justice system are warning consumers of calls, and even in-person visits, from fake law enforcement "officers." In Kentucky, a caller [claiming to represent](#) a charity that helps police and their family members has been asking people to wire or send money via prepaid cards. Meanwhile, miles away in the Garden State, a 43-year old man [was arrested](#) for impersonating a cop and soliciting donations from a local business, while in nearby New Hampshire, criminals [posing as police](#) demanded money and threatened citizens over the phone with arrest in a "complex scam" that mimicked the real sheriff's office on caller ID and in a recorded message (when victims called the number back). If you're wondering if a solicitation is a scam, hang up or walk away and contact the authorities at the phone number or address listed in the phone book or on their official website. Before giving to any organization, check it out on [CharityWatch.org](#), which offers a list of its top-rated charities for free.

Keeping track of tricksters

Rumor has it. Haven't heard of Snopes.com? Perhaps you've seen it employed by a Facebook friend to debunk an article claiming Hillary has three horns growing out of her head or bananas cure cancer. The [helpful website](#) bills itself as "the definitive internet reference source for urban legends, folklore, myths, rumors and misinformation," and it's a great resource in the fight against scams, fraud and nutty relatives emailing you conspiracy theories.

Scammin' around the world. If you've been a victim of or become aware of a scam that's occurring overseas—from wiring money to Nigeria to buying a bogus product from Spain—you can report it to [econsumer.gov](#). The International Consumer Protection and Enforcement Network (ICPEN) runs the multilingual site, which represents a partnership of 34 consumer protection agencies around the world (including the U. S. Federal Trade Commission).

A plethora of publications. Consumer Action is constantly creating free multilingual publications to help consumers stay away from scams and fraud. Just last month we added one tailored to servicemembers and vets, warning them to be wary of calls from "military advisers" offering educational opportunities through the G.I. bill. Find this resource and more in our [online library](#).

Tips!

● **Quit bugging me.** The New York state attorney general's office [just sent](#) seven opportunistic companies cease and desist letters for deceptively marketing mosquito spray products as "Zika-preventive." Many of the products (plant-based oils and ultrasonic devices, for instance) are completely useless. And even if a product *does* work, it cannot prevent the transmission of Zika if you have irresistible blood and a stubborn disease vector decides it's still worth it to burrow through your trouser fabric and bite

you 10+ times anyway (sorry, flashback). Looking for a good repellent? Check out Consumer Reports' conclusive, scientific determination of the best bug sprays on the market.

● **That's a wrap!** You might make a few extra bucks shrink-wrapping your car in Technicolor advertisements for Bob's Big Bacon Burgers. Or you could lose thousands if you get a big check from the advertising "company." According to the latest [FTC alert](#), the fake company tells you to "deposit the check, keep part of it as your share and wire the rest to another company that will wrap your car." Unfortunately, once you pay the "shrink-wrap vendor," the bogus check bounces and, just like that, both the wired money and "your share" are gone. Poof!

● **Uncle Sam scams.** There's an exciting new twist on the tried-and-true government imposter/sweepstakes scam. Scammers are [now calling](#) and claiming to be from a fake federal bureau called the "National Consumer Protection Agency." They'll tell you that you've won hundreds of thousands of dollars from Universal Publishers Sweepstakes (or Publishers Clearing House). The catch? In order to collect your prize, you'll first need to pay them 10 percent of your winnings (naturally).

● **Jury duty, AGAIN?!** Missed jury duty? Guilty conscience? You may be ripe for a scam. If you [get a call](#) from the "U.S. Marshals Service" telling you that you must pay a fine immediately to avoid arrest, hang up and report the call to the actual U.S. Marshals. (If you get in trouble for missing jury duty, you're not going to find out through a phone call demanding immediate payment, you outlaw, you).

● **Not a penny!** You don't have to pay for your credit score or credit reports. Nowadays most major credit card issuers will send your FICO score for free, as will Experian through its [FreeCreditScore.com](#). And every year you can get free copies of your credit reports (from the three nationwide credit reporting agencies) [here](#).

● **You're so vain.** If you get a notification from a friend saying that they put you on their Instagram "ugly list," don't freak out! You're still beautiful and the [list is bogus](#). It's when you click to view the list that things can get ugly. The link takes you to a page prompting you to (allegedly) log in to your Instagram account. When you do, your username and password fall into the hands of scammers who've hacked your account. Not a pretty picture.

Thanks for reading SCAM GRAM and, as always, feel free to send us your questions, comments and tips. [Click here to email us](#).

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

