

SCAM #15 ALERT

Top three Internet scams

Every day consumers receive offers that sound just too good to be true. In the past, offers came through the mail or by phone. Now scammers have found a new way to pitch their frauds – on the Internet. Check out these top three Internet scams and learn how to avoid falling victim.

1. **Romance Scams** – While the Internet has provided a venue for people to meet potential mates around the world, it does have its share of scammers. Romance scams occur when a scammer enters an online dating service or chat room and makes contact with potential victims using invented profiles. These con artists string you along. The reality is, they don't care about you, they just want your money.
2. **Reshipping Scams** – Individuals usually fall victim to reshipping scams when responding to an employment ad online or in the newspaper. The advertiser usually states they live out of the country and can not accept direct business shipments from the U.S. The reshipper's job is simply to use his/her residential address to receive packages and then reship them to the foreign county. However, the reshipping "job" is a scam because all of the merchandise has been purchased with a stolen credit card!
3. **Work-at-Home Scams** – With work-at-home scams, individuals respond to an ad looking for a secret shopper. When they contact the company about the position, they learn they can earn money by purchasing items at different stores. The company sends an employment packet which includes business evaluation forms, a training assignment and a cashier's check. The training assignment is to cash the check, pose as a customer, and wire money to an address in another country. The problem: the check is fake and bounces after the person wires the money, leaving you - the shopper - liable for the value of the fake check.

Above all else, remember if it looks too good to be true it probably is! When online always protect your confidential information and only provide it to organizations you know and trust.



SEFCU is committed to helping members protect themselves against fraud. This is the fifteenth in a series of SCAM ALERTS to educate members about deceptive activities that could harm members' financial security. While we cannot advise members of every scam, we hope the series will advance awareness of privacy and security issues.

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