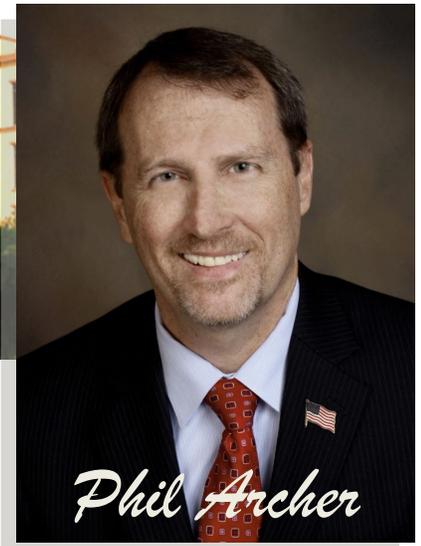




State Attorney  
18th Judicial Circuit  
Brevard and Seminole County



Phil Archer

# The Monthly Brief

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## AVOIDING FINANCIAL FRAUD

Financial fraud, especially online scams, is the number one consumer crime nationwide today. It's up to us to protect ourselves and our loved ones from this threat.

Per the BBB, [online purchases](#) remained the most reported scam at 37.4%. Followed by cryptocurrency, employment, home improvement, and investment. Credit cards were the most targeted payment method, while online apps and systems rose to 2nd.

Here are three quick tips that will help you avoid falling victim to these fraudulent schemes.

**Tip #1 Stay Informed** - Subscribe to Scam Alert Emails & Newsletters. These will help you stay informed and avoid new tricks being used by scammers. Consider [Better Business Bureau's Scam Alerts](#) & their [Weekly Email Alerts](#); [AARP's Scam Reports & Watch Dog Alerts](#); [Federal Trade Commission Scam Info & Email Alerts](#), and of course [The Monthly Brief](#).

**Tip # 2 Use the 3R Rule** (Read, Research, Refuse) - READ any email or text message with suspicion. RESEARCH by copying the message or sender info into Google (or other) - If it's a fake you'll find articles and others who got it before you did. REFUSE to give out any personal, financial, or medical info requested in an email, text, or phone call you didn't request.

**Tip # 3 Don't Click!** - Avoid clicking on those links in your emails or texts! It is one of the top ways scammers get access to your personal information or install viruses on your computer and phone. If you are not 100% confident in the source do not open them!

\*BBB, AARP, FTC

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## Top 5 eBay Fraud Tricks

Criminals target victims through e-commerce websites like eBay, so it's essential to know the tricks they're using. The most common by far is seller fraud, which comes in various forms. Here are the top 5 tricks to watch for.

**Short Duration Listings:** Fraudulent sellers like to close a deal quickly to avoid being caught. Be cautious when you see one-day only listings.

**Heavily discounted or sold-out items:** Be wary if a seller has lots of high-value items at suspiciously low prices, or a stock of hard-to-find goods that are sold out everywhere else. If a deal seems too good to be true, it probably is.

**Off-eBay contact or payment:** One scam technique is when a seller requests to complete a transaction through a different website or payment system. Many scammers will insist that you pay through a wire transfer to an overseas account.

**Fake eBay emails:** Criminals use the company's logo and fake email addresses. Actual emails from eBay will never use threatening language, ask for personal info, or have attachments. It's probably fake if you get one with a file attached.

**Auto Fraud: Red Flags:** Pricing too good to be true, seller insists on payment in gift cards, seller refuses to meet in person, pushing to buy quickly, or requests wire transfers.

To learn more visit [eBay support](#). Also [report suspected fraud to eBay](#) \*eBay, Komando

## GIFT CARD CONS



Gift cards are popular and con artists are increasingly using them as a form of payment in their scams. Why? They are available everywhere and allow the crooks to steal the victim's money instantly using the numbers on the back of the cards. Here are some tips from [AARP](#) and [FTC](#) on Gift Card scams.

**Common Scams Using Gift Cards:** Asking for gift card payments is common in impostor scams — a call from [Social Security](#) warns of a problem with your account; a [utility company](#) call warns of an imminent shutoff; you've [won big in a lottery](#) and just need to pay some fees upfront; your [grandchild faces an emergency](#). All you need to do to solve the problem or claim your prize is go to the closest store and buy hundreds or thousands of dollars' worth of gift cards, and share the numbers off the back.

**The Red Flags:** Anyone asking you to pay a debt or obligation using a gift card. If this happens break it off immediately. Next, report it to the Federal Trade Commission at [reportfraud.ftc.gov](http://reportfraud.ftc.gov). The data are used to identify trends and build cases against criminals.

If you've lost money in a gift card scam, contact your local police, tell them you are a victim of a financial crime, and that you want to file a report. Push back if you're told not to bother — you will want a record of reporting the crime in the slim chance you could be eligible for restitution. Watch this [CNET Top 5 Card Scams](#) video for more.

\* Source AARP Fraud Watch, FTC, CNET