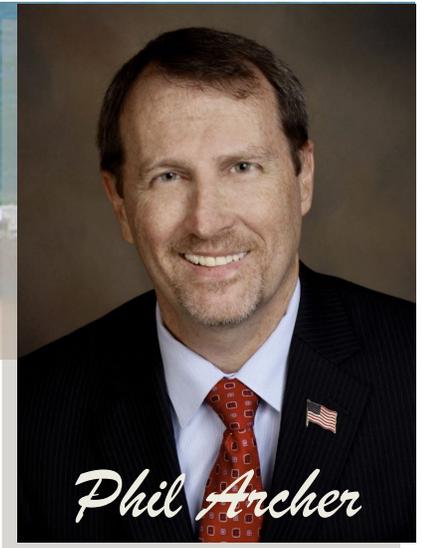




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FREE TRIAL OFFERS

Free trial offers are a convenient way to try a product/service before buying. That said, there are some things consumers should be aware of to avoid unwanted charges.

- 1. Review** the sign up form and look for pre-checked boxes. According to the [Federal Trade Commission](#) those checkmarks "may give the company authorization to continue the offer past the free trial or sign you up for more products.
- 2. Mark your calendar** for the end of the free trial offer period. Cancel before that passes or you may be charged in full.
- 3. Review your credit card** statements. If you see charges you didn't agree to, contact the company. If that doesn't work, call your credit card company to dispute the charge.
- 4. Research the company/offer** online. Complaints from other customers can tip you off to 'catches' that might come with the trial.
- 5. Find and read** the terms and conditions for the offer. Understand exactly what you're agreeing to before you sign up.
- 6. Protect your personal information** and review the site's privacy policy, make sure the website is secure and shows "https://" and a lock icon.
- 7. Know how to cancel** future shipments or services. Know the policies for canceling or pausing your subscription. Do you need to respond in writing, by phone, or cancel by a certain time each month?

To learn more review [BBB's Scam Tips](#) and [tips for smart shopping online](#). Also [AARP Free Trial Scams](#).

*Better Business Bureau, AARP

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FBI Crime Reports



The FBI's Internet Crime Complaint Center (IC3) has released The [2021 Internet Crime Report](#) including info from 847,376 complaints of suspected internet crime (a 7% increase from 2020) and reported losses exceeding \$6.9 billion. There is also a 2021 [Report by State](#).

The top three cyber crimes reported by victims in 2021 were phishing scams, non-payment/non-delivery scams, and personal data breach. Victims lost the most money to business email compromise scams, investment fraud, and romance and confidence schemes. In addition to statistics, the IC3's 2021 Internet Crime Report contains information about the most prevalent internet scams affecting the public and offers guidance for prevention and protection.

The [IC3](#) gives the public a reliable and convenient mechanism to report suspected internet crime to the FBI. By reporting internet crime, victims are not only alerting law enforcement to the activity but aiding in the overall fight against cybercrime. The FBI analyzes and shares information from submitted complaints for investigative and intelligence purposes, for law enforcement, and for public awareness.

To report an online crime directly to the FBI, or view IC3's annual reports and public service announcements, [visit ic3.gov](#). You can also view or download a special [2021 Elder Fraud Report](#) outlining crime trends that target seniors and other vulnerable adults.

*FBI

SUMMER SLIM DOWN SCAMS



Many Americans are eager to slim down with the warm weather approaching, and scammers, as always, are attempting to make the biggest loss in our wallets. In fact, according to the Federal Trade Commission, in 2021 bogus diet products and programs accounted for nearly 30% of all complaints in the category of [health care scams](#).

Some scammers create websites that look like legitimate magazines and news outlets but fill them with phony articles claiming celebrities have achieved amazing results from various diet pills or herbal supplements. Others utilize social media, posting bogus stories or quietly paying "influencers" to promote unproven products. Watch out for "Free Trial Offers" with hidden charges, costly subscription plans, and money-back guarantees that the [FTC warns will be almost impossible to collect](#).

The U.S. Food and Drug Administration (FDA) has discovered that numerous weight-loss products contain drugs such as sibutramine, that was taken off the market because it can significantly increase blood pressure and raise the risk of heart attack and stroke. Even those marketed as "natural" or "herbal" can contain ingredients that are toxic in large doses.

Learn more about weight loss scams [in this video](#) and get tips on avoiding [them from AARP](#). Report weight-loss scams to the [FTC \(online\)](#) or at 877-382-4357). Get warnings from [US Food & Drug Administration](#) on tainted weight-loss products

* FDA, AARP, FTC