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The Monthly Brief

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HOT HOLIDAY SCAMS



Nearly everyone shops online and that means the crooks will be busy trying to trick consumers out of their hard earned cash. Here are the 2018 Hot Holiday Scams.

Look-Alike Websites: Scammers are using “Deal Alert” emails with links to fake websites. Also showing up on social media, these sites never deliver the item, steal personal info, or download malware onto your computer. Watch out for URLs that use the names of well-known brands along with extra words.

Social Media Gift Exchange: Buying one gift and receiving several in return may sound great, but this seasonal scam is a rip-off pyramid scheme. Avoid it.

Fake Shipping Notifications: Hoping to mix in with legit emails, these phishing scams use real company logos to get recipients to click malicious links.

Phony Charities: Scammers take advantage of holiday giving with fake charity solicitations in email, on social media sites, and even by text. Check out charities at Give.org before donating.

Letters from Santa: Many companies offer personalized letters from Santa, but some copycat scammers seek to obtain kids info from unsuspecting parents for ID theft.

Learn about these and other holiday scams from the Better Business Bureau and the AARP.

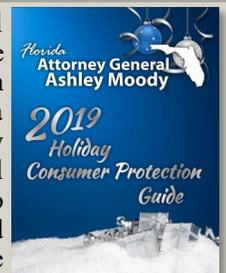
*BBB, AARP

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CONSUMER PROTECTION GUIDE

The Florida Attorney Generals Office has published their annual **Holiday Consumer Protection Guide** and its available as a free PDF download in [English](#) or [Spanish](#). The guide offers tips on making online purchases and avoiding charity scams. There's also a list of items recalled by the U.S. Consumer Products Safety Commission including children's toys, household items, small appliances, furniture and sporting goods. You'll also find links to U.S. and Florida agencies responsible for consumer health and protection. Here are a few examples of tips that you'll find in the guide:



When buying online pay with a credit card not a debit card. Both allow you to dispute a charge, but with a debit card, the purchase is immediately deducted from your bank account and it may take days or weeks for your bank to reverse the charge.

Some credit card providers offer free one-time card numbers to be used for online transactions. If stolen, your account can't be charged for additional purchases.

Know the difference between tax exempt and tax deductible. A charity that is tax exempt does not necessarily mean that your contribution is tax deductible. To check visit the [IRS Tax Exempt Search page](#).

HOLIDAY TRAVEL SCAMS

Last year more than 30,000 people reported being cheated on vacation travel, with a median loss of \$800, according to the Federal Trade Commission (FTC). The growing population of older Americans are vulnerable to vacation scams because many love to travel, plus holiday travel is expensive and we all want to see our family for the holidays. Scammers count on that emotional reaction hoping you're tempted by the low price and won't be as careful. Everyone wants a great deal and that's the bait!

Here are some tricks to watch out for: Rental listing for hotels rooms or condos at low bargain prices; Cheap airline tickets offered through 3rd party sites or as part of a package deal; Free trip offers or prizes that require prepaid fees or costs; An unsolicited email, phone call or text that offers a vacation or rental property deal. Some are phishing for personal info, others are disguised high pressure timeshare or sales presentations.

Tips: Pay by credit card-disputes can be filed if it's a scam; Always check the fine print on cancellations; Carefully research the seller online first, including the [Better Business Bureau](#). If a vacation turns into a nightmare, AARP's Fraud Watch Network offers trained volunteers and staff to listen without judgment, educate victims on how to avoid problems in the future and help them file complaints. Its toll-free number is 877-908-3360.

Learn more about Travel Scams and how to avoid them with [tips from the AARP](#), and Consumer Information and Travel Tips from the [Federal Trade Commission](#).

*AARP, FTC