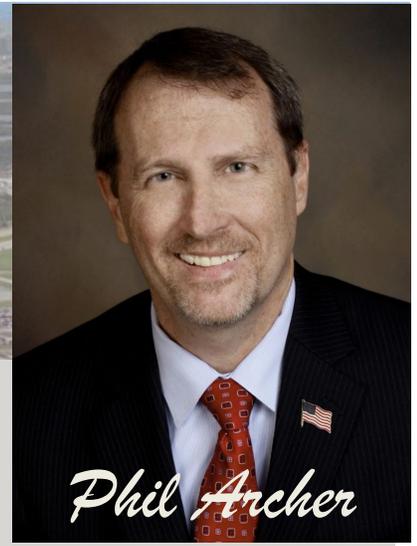




State Attorney
18th Judicial Circuit
Brevard and Seminole County



Phil Archer

The Monthly Brief

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FDACS WEBSITE

The Florida Department of Agriculture and Consumer Services has updated its website by offering new content and services.



We were impressed with the new [Scams and Frauds](#) page with info on crimes targeting Florida residents.

Under the direction of Commissioner Nicole "Nikki" Fried, the website seeks to educate consumers, especially seniors, in identifying the wide variety of tactics used by criminals to swindle victims out of their hard earned cash.

Visitors can get information on topics including [Employment and Investment Scams](#), [Credit Card Skimmers](#), [Charity Scams](#), [Concealed Weapon License Fraud](#), [Emergency Scams](#), [Imposter Scams](#), [Identity Theft](#), [Tax Scams](#), and more.

The site also includes the [A-Z Resource Guide](#) providing a comprehensive listing of government agencies who can help with questions, problems, and complaints in nearly every type of service, business or licensed occupation.

Other resources include the [Business & Individual License Lookup Tool](#); [Check-A-Charity](#); [Florida Do Not Call Program](#); [File a Business, Consumer, or other Complaint](#); and sign up for the monthly [E-Consumer Newsletter](#).

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Computer Support Scams

The Federal Trade Commission is reporting that Tech support scams are on the rise. Often targeting seniors, scammers want you to believe there's a serious problem with your computer, like a virus. Then get you to pay for fake tech support to fix a problem that doesn't exist. You'll be asked to pay by wiring money, using a gift card, prepaid card, or a money transfer app because those types of payments can be hard to reverse.

The scam begins in different ways but it's usually the same con. **Phone call:** Posing as a tech from a company like Microsoft or Apple, they say there's a problem with your computer ([Example call](#)). After asking for remote access, they perform a fake test, make phony repairs and try to collect a fee. **Pop-up Warnings:** A message appears on your screen that looks like a warning from your operating system or anti-virus software. It displays a number to call for help and the same scam begins. **Online Ads:** Fake websites show up in online search results for tech support or as ads online. Again calling or contacting them triggers the con. **Refund Scam:** You're called and offered a refund for tech support or security software that's going out of business. To provide the refund they'll ask for your banking or credit card info. But that leads to a charge, not a credit.

To learn more about how to avoid and report Tech Support Scams, visit the [FTC website](#) and be sure to [watch the story](#) of one victim and how he's fighting back. *FTC.gov

FAKE BANKING WEBSITES

Online-only banks with no physical branches have gained popularity. They offer free checking, and better rates on CDs and savings accounts because they don't have to pay for a building, its upkeep, or staffing. It all sounds great, but now fraudulent online-only banks are popping up.



Their websites look reputable, but they're just out to steal your money. Here's how to spot these fake banks so you can keep your hard-earned cash safe. The FDIC offers the [Bank Find Tool](#). Use it to find out if the bank is an FDIC member. If the bank checks out with the FDIC, it's legit. The FDIC says that new information is entered quarterly. So if the online bank isn't in the database, the FDIC invites you to call the agency at 877-ASKFDIC for confirmation.

Credit unions are different as they're not covered by the FDIC, but by the National Credit Union Administration (NCUA). It offers the [Research a Credit Union](#) tool that is similar to the FDIC tool. You can search NCUA's database to see if the online-bank is real. However, this database only records primary web addresses. To find out if the online-only credit union is real or a scam, call the NCUA at 800-755-1030.

Research any bank or credit union's financial health and rates at [DepositAccounts.com](#). To learn more about spotting all types of fake websites, read this informative blog article on [HashedOut](#) by editor Patrick Nohe. *Komando.com