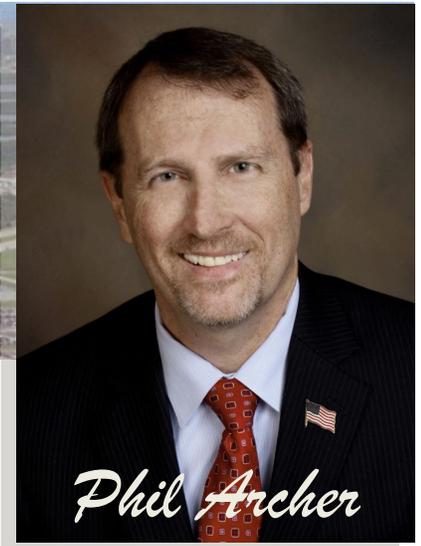




State Attorney  
18th Judicial Circuit  
Brevard and Seminole County



# The Monthly Brief

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## JOIN US ON FACEBOOK

Why? We post info on the latest scams, cons, data hacks, and more targeting you, your friends and loved ones. By joining the hundreds of people that like, share, and comment on our posts, you can help us stop scammers before they strike. Just click the icon!



If you Can Spot a Scam  
You Can Stop a Scam

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## Equifax Settlement Hoax

Recently we told you to go to [ftc.gov/Equifax](http://ftc.gov/Equifax) to find out if your information – like your Social Security number – was exposed in the September 2017 Equifax data breach. At that same website, you can also [start a claim for benefits](#) available under the settlement that the FTC and others reached with Equifax.

Wouldn't you know it? People may have already started putting up fake websites meant to look like the official Equifax settlement claims website. To be sure you're going to the right place, start at the FTC's page: [ftc.gov/Equifax](http://ftc.gov/Equifax).

With this activity the robocalls, text messages, and emails all pointing to fake settlement websites won't be far behind.

A couple more things to remember. You'll never have to pay to file a claim for these benefits. And anyone who calls and tries to get you to file a claim is almost certainly a scammer.

\*FTC

## ROMANCE SCAMS ARE NOW #1

Online dating is more popular than ever, and according to Pew Research 60% of adults think it's a good way to meet someone. Unfortunately, scammers think so too. In 2018, people reported losing \$362 million to romance scams; more than any other reported scam. These crooks prey on lonely people looking to connect. The scam can take months to develop and the [emotional harm to the victim](#) can be even more painful than the monetary loss.



**Who's at risk?** Widowed or divorced seniors are frequent victims, especially on Facebook. But anyone seeking a relationship using social media or a [dating site](#) is a potential target. The scammers pose as women or men, using fake profiles created to appeal to the group (age, interests, or career) they are targeting. Using info posted by their targets, they build a persona to match. [Military imposters](#) have become so prevalent that the FBI and [Dept of Defense have issued warnings](#). Often more than one scammer is managing a profile, even multiple profiles in an organized ring targeting several victims at once. They even share successful scripts and profiles.

**How it works:** After contact, scammers quickly attempt to move the conversation to direct messaging, or email in case their phony profile is identified and shut down. **Grooming:** The fraudster sets their story as to why they aren't available to meet. Usually due to military service, overseas employment or education. They learn about the victim's life and family, build trust, and quickly claim strong feelings and love. Some scammers even send flowers and small gifts. **The Sting:** Here the scammer will ask for money; usually for an emergency, business problem, travel money, even gift or pre-paid cards. If the victim sends money, they always ask for more. If they don't, the conversation becomes urgent, demanding, even threatening. **Blackmail:** There are reports of [victims being blackmailed](#) by scammers who convinced them to send nude photos/videos, and then threatened to post them online if they aren't sent money. **More Tricks:** Even worse, after being scammed some victims are contacted again by scammers posing as law enforcement claiming to need more bait money or banking information to catch the scammer and recover their lost cash!

**Dangerous new turn:** Some victims are unknowingly used as ["Money Mules"](#) helping scammers transfer money scammed from other victims. It's estimated that up to a third of romance scam victims may also have been used as mules. Some mules willingly help scammers and the problem is so widespread that the [DOJ launched an initiative](#) to combat it.

**Learn How To Protect Yourself:** Check out [FBI Tips on Identifying a Romance Scams](#) along with tips from the [FTC](#), [AARP](#), [BBB](#), [TCPalm Newspaper](#), and our [Facebook Video](#). Help stop these Broken Heart Bandits—Share it! \*FBI, BBB, FTC, WFTV, TCPalm, AARP