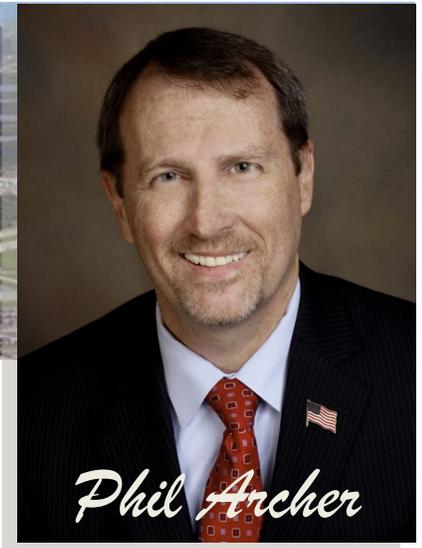




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The Monthly Brief

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WEIGHT-LOSS SCAMS

A recent survey showed that nearly half of Americans say they are trying to lose weight, or are worried about weight gain during the pandemic. Scammers know this and are trying to take advantage with a wide variety of diet scams. The [Federal Trade Commission lists them as a leading healthcare scam](#).

How It Works

- Scammers feature products on websites that appear to be affiliated with legitimate news sites and some products have fake celebrity endorsements.
- Many products promise breakthrough or miracle results, often in only a few days or weeks. They may even promise weight loss regardless of what you eat.

What You Should Know

- These products often lure people in with free trials. You could find yourself with an expensive subscription after the free trial period ends.
- It can be difficult to cancel these plans and even harder to seek refunds.
- Some products advertised today contain banned substances. Sibutramine is one such ingredient. The FDA took it off the market a decade ago because it can raise the risk of heart attack or stroke.

What You Should Do

- Before buying a weight-loss product, ask a trusted medical professional to help you figure out if it's safe and effective.
- Check out the company on the Better Business Bureau database (bbb.org).
- When signing up for a free trial, read the terms and conditions closely. Make sure you are not signing up for an expensive subscription.

*AARP, Verywellfit, BBB,

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Credit Card Confirmation Scam

This scam targets victims through an email, a phone call/message, [or a text](#). Typically the scammer claims that your credit card is being charged for a product that was ordered online. Often the amount is high enough to get your attention quickly and distract you from thinking about what is actually happening. Around \$200 is common but amounts of \$800 or more have been reported.

In one case, scammers left a voicemail claiming a suspicious charge of \$198.86 had been made to their credit card. They left an 800 number to call if the charge was not legitimate. They increased the pressure by saying the charge could only be reimbursed if they were contacted immediately. By calling back, the victim is asked to confirm their credit card number, the security code on the card, and as much personal information as possible. All of which is needed to stop the charge and obtain a refund. Of course it's all fake and only designed to allow crooks to make actual bogus charges to the account.

If you're contacted with a claim about unusual activity involving your credit card, check whether the message addresses you by name or identifies your credit card. The lack of that information is the first sign of a scam. If you still have doubts, get in touch with your bank or credit card company to find out whether there are any charges pending that you didn't authorize.

Get more info on [how to avoid this scam](#) and [what to do if you or someone you know is a victim](#).

*Source [WGAL](#), Experian, TheBalance.com

MEET THE "GRANDPAD"



We're always careful not to endorse any specific product or service and that's going to be true for this article as well. But, when it comes to remaining in touch with senior loved ones, especially those who may be in assisted living facilities and unable to have visitors, we were excited by this new technology.

The "GrandPad" offered by [Consumer Cellular](#) is a senior friendly tablet designed for connecting with loved ones, without the complicated features of other devices. In this social media era, some of our oldest relatives are getting left out. Not to mention smart phones that allow live video calls are just too complicated for older seniors. The GrandPad tackles these challenges by [offering simple to use features](#) like one touch video and voice calls, email, photo sharing, camera, music, games, internet access, and now [telehealth care services](#) with the enterprise version.

Because the system is built on a private network controlled by a family administrator, scammers and crooks won't be able to connect with seniors using the GrandPad. This can deliver tremendous peace of mind for those charged with helping to manage finances of senior family members.

In addition to a live 24 hour support network, the GrandPad has built-in video tutorials offering step by step instructions for each feature. Do your research and [View video testimonials, features, and use guides](#) to see if this device might benefit your family.

* Source Consumer Cellular, GrandPad