



HOLIDAY FRAUD SQUAD ALERT

HOLIDAY GREETINGS from DA Zappala's Office!

We hope you've made it through another year without being scammed, but don't let your guard down, yet. Holiday scams are on the rise.

"Shopping" scams

- Watch out for 'non-delivery,' where the victim pays for an item they never receive.
- Or 'non-payment,' where the victim provides a service or product but never gets paid.
- If a deal looks too good to be true, it probably is. Before making a purchase, verify the legitimacy of buyers or sellers. Buy directly from secure and reputable websites.
- Check bank and credit card statements routinely. Never give personal information.

"Charity" scams,

- Some scammers use names that sound a lot like the names of real charities. This is one reason it pays to do careful research before giving.
- If someone wants donations in cash, by gift card, or by wiring money, don't do it.
- To be safer, pay by credit card or check.
- Don't let anyone rush you into donating.
- Scammers can change caller ID to make a call look like it's from a local area code.

"Gift Card" scams

- Gift cards are for **gifts**, not for payments. Scammers like gift cards because they're easy for people to find and buy.
- Consumers should beware of offers of payment in exchange for the numbers on the back of a gift card.
- Gift cards have fewer protections for buyers compared to some other payment options.

"You've Won" scams

- You NEVER have to pay to get your prize. Only scammers ask you to pay a fee for "taxes," "shipping and handling charges," or "processing fees."
- Scammers say 'paying a fee' increases your odds of winning. But real sweepstakes are free and winning is by chance. It's illegal to pay to increase your odds of winning.
- There's absolutely no reason to ever give your bank account or credit card number to claim any prize or sweepstakes.