

Holiday & Charity Scams

Presented by
Better Business Bureau
Serving Western Virginia
And
Virginia State Police



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Start With TrustSM

Who We Are

The BBB is a nonprofit organization that helps people find businesses and charities they can trust. Began in 1912.

Core Services

- BBB Business Profiles & Charity Reviews
- Dispute resolution
- Advertising review
- Investigate bad businesses, send out PR/work with media
- Create standards for good, ethical businesses
- Advance marketplace trust



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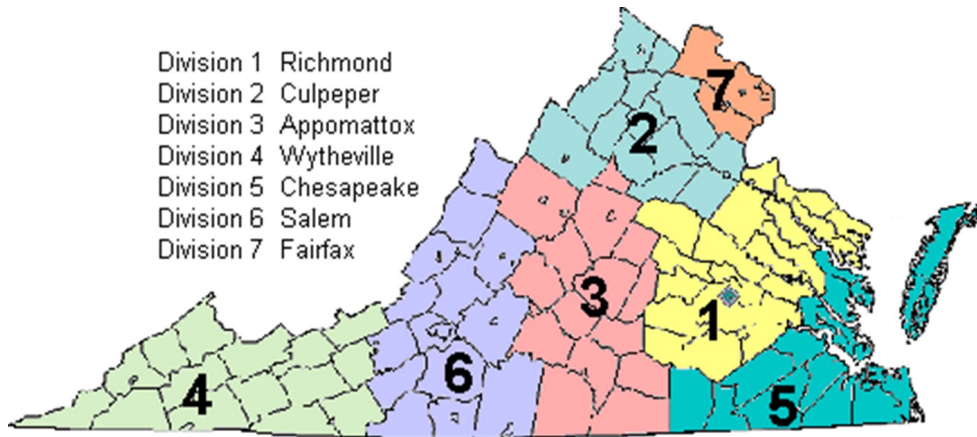
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Who We Are

The Virginia State Police, independent yet supportive of other law enforcement and criminal justice agencies, provides high quality, statewide law enforcement services to the people of Virginia and our visitors. The Virginia State Police provides exemplary service to the public and other law enforcement and criminal justice agencies with a highly qualified, diverse workforce that balances service, education, and enforcement to achieve optimal customer satisfaction.

We have 7 divisions and 48 area offices in the Commonwealth.

- Division 1 Richmond
- Division 2 Culpeper
- Division 3 Appomattox
- Division 4 Wytheville
- Division 5 Chesapeake
- Division 6 Salem
- Division 7 Fairfax



General Investigative Section (GIS)

- Financial Crimes Specialists
- Fire & Explosive Investigations
- Criminal Profilers
- Forensic Technicians
- Fugitive Apprehension
- Assist Other Agencies
- Crisis Negotiators
- Computer Composite Specialists
- Violent Crime Specialists
- Undercover Operations
- Police Shooting Team
- Insurance Fraud Investigators



Why Scammers Target Seniors

1 in 5 seniors reported losing money to scammers.*

Perceptions & Assumptions:

- More assets & disposable income
- Excellent credit
- Polite, well-mannered, trusting
- Less likely to report
- Isolation, dependency or fear
- Loss of physical or mental acuity



**2018 BBB Scam Tracker Risk Report*



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Charity Scams

- Often occur after a natural disaster or tragic event.
- Ask questions and do your research. Check with the BBB's Wise Giving Alliance – www.give.org.
-20 Standards of Charity Accountability.
- Is this a charity or professional fundraiser?
- Do not feel intimidated to give. Do your research to ensure your hard-earned money is going to good cause.



12 Scams of Christmas



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Online Purchase Scams

- Be careful who you buy from. Do some research first! Beware of too-good-to-be-true deals. Scammers may offer free or very low prices on hard-to-find items.
- Items either don't arrive, are substandard or counterfeit
- Think before you click. Be especially cautious about emails and online ads on social media.
- Shop with a credit card for extra protection.



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Common Counterfeit Products & Brands



1

Footwear

Nike, Nike Air Jordan, Nike Air Force, Prada, Adidas, Adidas Yeezy

2

Apparel

The North Face, Hugo Boss, Canada Goose, Burberry, Calvin Klein, NFL

3

Digital devices

Apple AirPods, Apple iPhone, Apple MacBook, Nikon, Sony PlayStation, Beats

4

Luggage/handbags

Gucci, Louis Vuitton, Vera Bradley⁶, Chanel, Dooney & Bourke, Kate Spade

5

Jewelry

Tiffany⁷, Cartier

6

Toys & collectibles

LOL Dolls, LEGO, Pokemon, Funko Pop, Harry Potter, Star Wars

7

Medical/nutrition

3M Masks

Increased Risk of Online Purchase Scams During Holiday Seasons

Beware of Free-Trial Offers


Offers come with fine print hidden, giving people a short window to receive, evaluate, and return the product. Hidden info also states by accepting the free-trial offer, the consumer is signing up for monthly shipments of the product with fees charged to their credit card.



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Check the Website

Don't believe everything
you see... 



Check URL & make sure it's secure



Watch for bad grammar



Research age of domain



Search for contact info



TOP REASONS FOR ENGAGING WITH SCAMMERS



**Seemed
Official**



**Under
Pressure**



**Were
Nice**



**Didn't Want To
Miss Out**

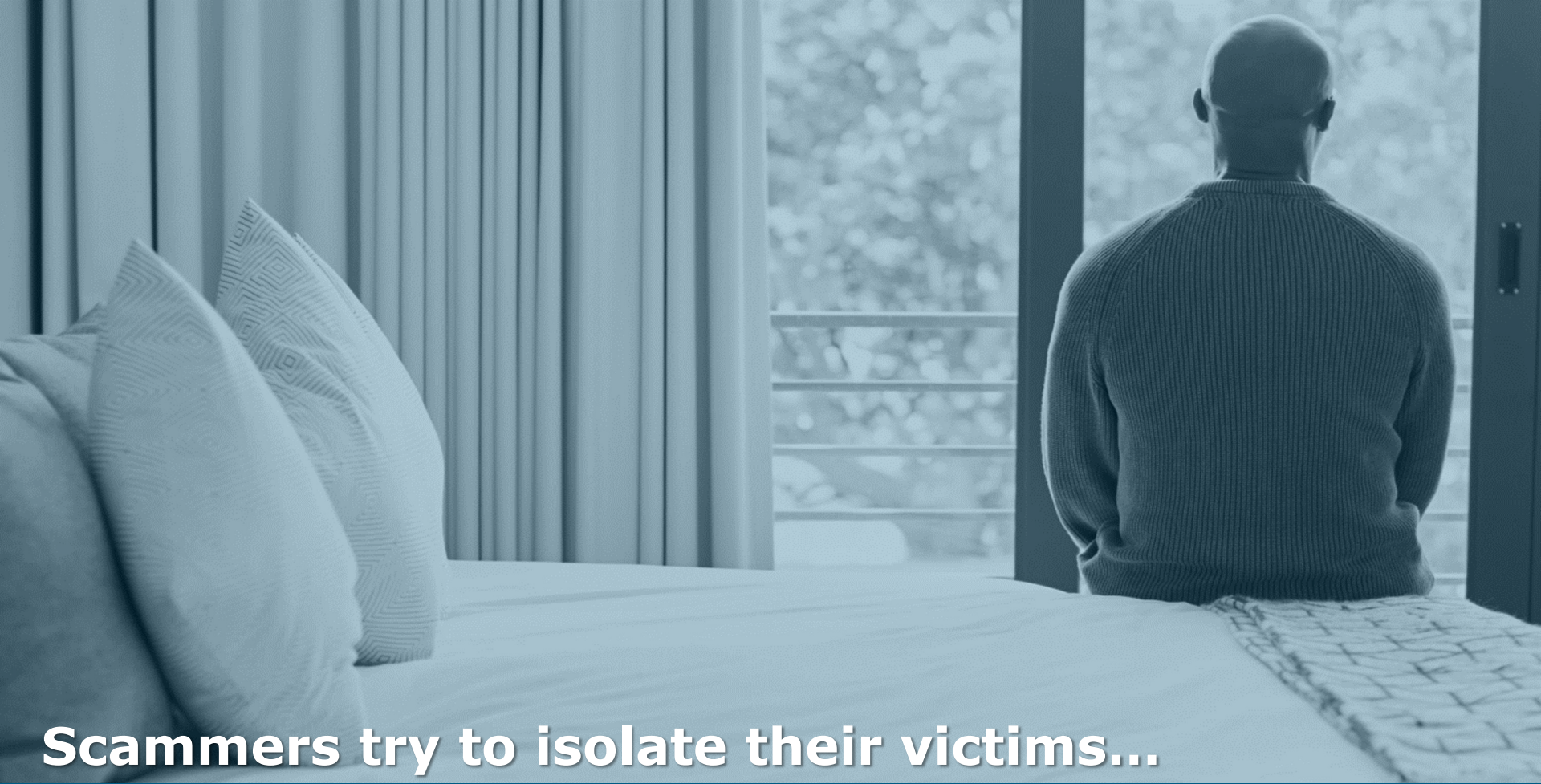


**Knew My
Personal Info**



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Scammers try to isolate their victims...



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10 TIPS FOR AVOIDING A SCAM

1 **Never send money** to someone you have never met face-to-face.



2 **Don't click on links** or open attachments in unsolicited email or text messages.



3 **Don't believe everything you see.** Scammers are great at mimicking official seals, fonts, and other details. Just because a website or email looks official does not mean it is. Even Caller ID can be faked.



4 **Don't buy online unless the transaction is secure.** Make sure the website has “https” in the URL (the extra s is for “secure”) and a small lock icon on the address bar. Even then, the site could be shady. Research the company first at [BBB.org](https://www.bbb.org).



10 TIPS FOR AVOIDING A SCAM

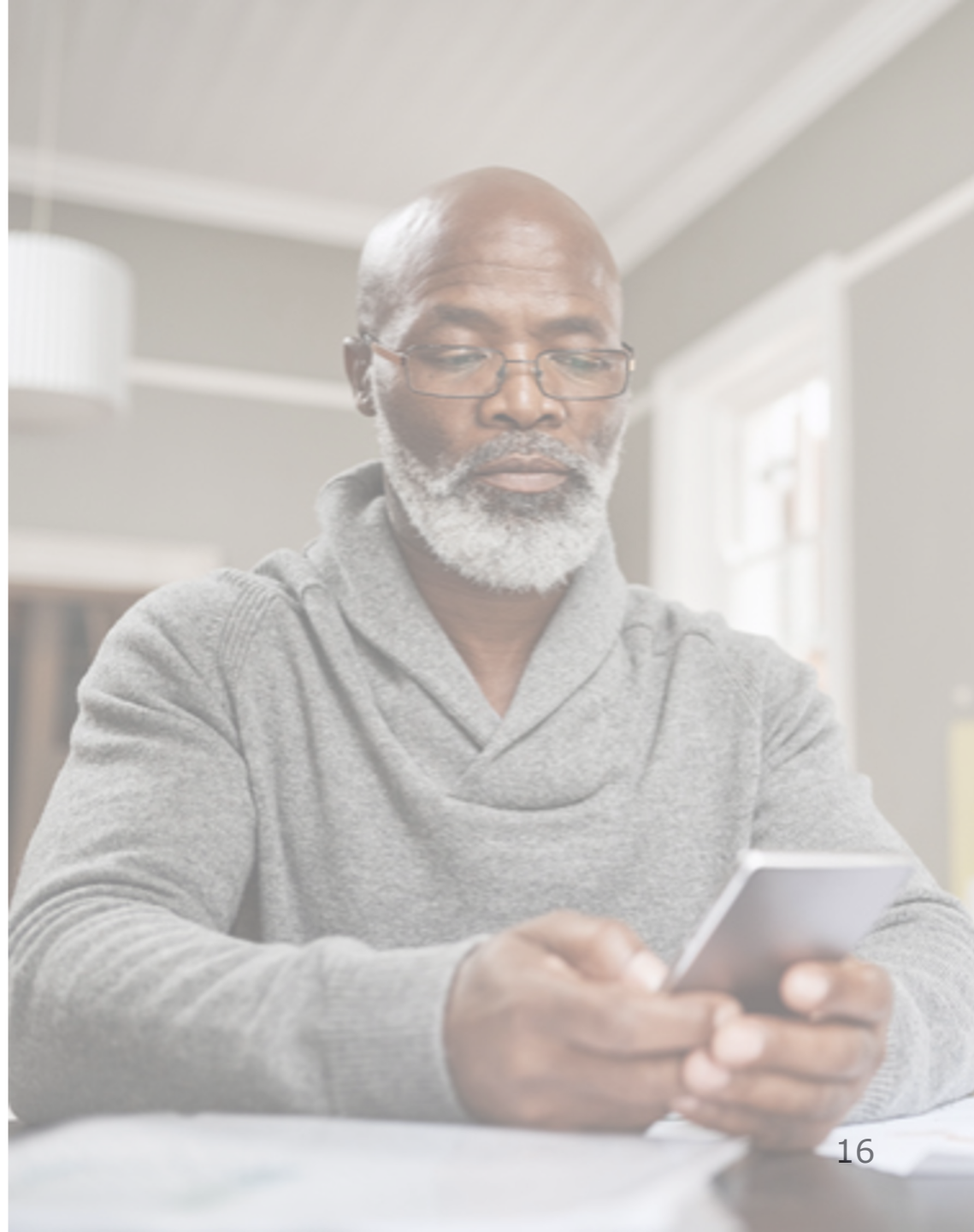
- 5 Be extremely cautious when dealing with **anyone you've met online.**
- 6 **Never share personally identifiable information** with someone who has contacted you unsolicited.
- 7 **Don't be pressured** to act immediately.
- 8 **Use secure, traceable transactions** when making payments for goods, services, taxes, and debts.
- 9 Whenever possible, work with businesses that have **proper identification, licensing, and insurance.**
- 10 Be cautious about **what you share on social media.**



**If you feel
that
“something
isn’t right.”**



**Listen to your
gut &
investigate
further!**



Knowledge is Power!

49% that **did not engage** with a scam had some knowledge of scammer methods and behaviors **beforehand.**

RECOVERY



File a police report



Contact credit cards companies & bank



Check with your post office



**Contact creditor's & credit bureaus'
fraud departments**



Ask for copies of your credit report

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File a police report

www.vsp.virginia.gov

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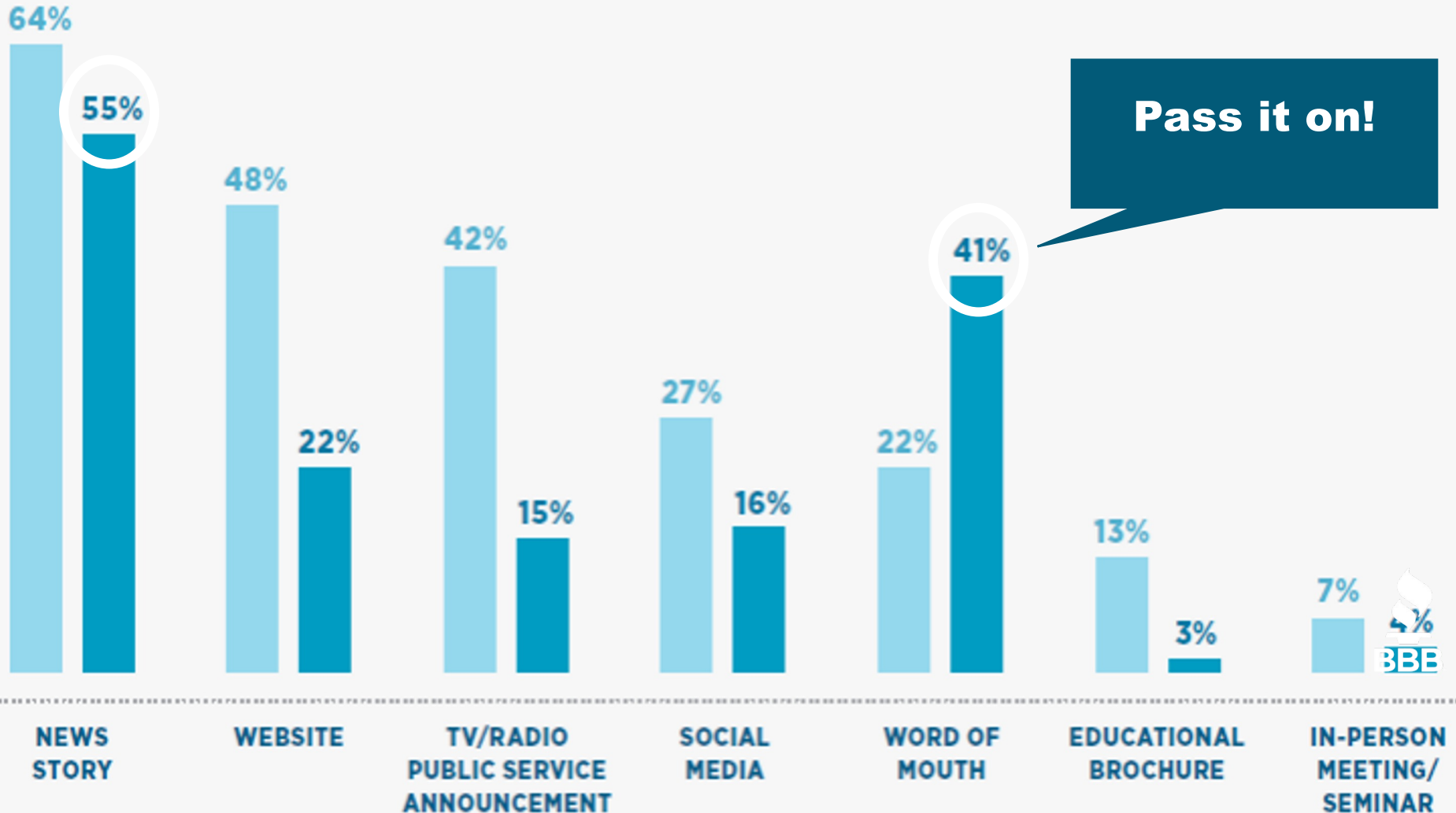
Investigations

www.vsp.virginia.gov

Conclusion

Sources of Information About Scams

- What would be a good source to learn about scams?
- Where do you learn about scams?



Other Resources

- www.annualcreditreport.com or 1-877-322-8228
- www.medicare.gov or 1-800-MEDICARE
- Opt out of prescreened credit/insurance offers: 888-567-8688
- Reduce junk mail: Direct Marketing Association, www.dmachoice.org
- AARP: 1-888-687-2277
- Office for Aging Services (Virginia): 1-804-662-9333



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Thank You!



BBB Serving Western VA

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IC3 Database

- Federal Bureau of Investigation – Internet Crime Complaint Center
- <https://www.ic3.gov/>
- Scammers are increasingly directing victims to use cryptocurrency machines
- Cybercriminals are using spoofed unemployment benefits websites

Government Impersonation

- Caller says you have a warrant out for your arrest and must pay fine (usually gift card or cryptocurrency payment)
- Caller may say you missed court
- Virginia court case records can be searched at:
<https://www.vacourts.gov/caseinfo/home.html>



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Jury Duty Scams

Victim receives phone call saying they missed jury duty and must pay fine to avoid imprisonment.





For more information contact:

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QUESTIONS???



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