



West Virginia Executive Branch
Privacy Tip

Spot the top ten scams plaguing Americans

The most common frauds reported by consumers in 2019

FRAUD!ORG

a project of the National Consumers League

It's National Consumer Protection Week, and there's never been a better time to brush up on your scam IQ. To help, we've released our annual Top Ten Scams report, based on thousands of complaints submitted by real consumers like you to Fraud.org last year.

Each year, we monitor and analyze the complaints to track trends in scams and how con artists are tweaking their pitch to succeed at finding new victims. Our data helps us identify emerging scams we'd never heard of, what scams are fading into the sunset, and new twists on old classics.

So, without further ado, here are the most reported scams from 2019 and, just as important, tips on how to spot and avoid them so that you don't become a statistic on next year's report ...

1. Internet merchandise scams

The set-up: Scammers offer cut-rate merchandise on the Internet in the hopes that consumers looking for a deal will buy.

How to avoid it: Buy from reputable sellers. If the price for an item is well below the price offered on e-commerce sites like Amazon, there's a good chance it's a scam, particularly if the merchandise is electronics, luxury apparel, or medications.

2. Phishing/spoofing

The set-up: Scammers use legitimate-looking emails or spoofed Caller ID to get consumers to think they're getting an email or phone call from the government, their bank or another entity. Once the scammer has the victim convinced, they're someone they're not, they threaten them to get money or sensitive personal information.

How to avoid it: If someone you don't know calls you on the phone or sends a threatening email demanding quick payment, it's likely a scam. Delete the email or hang up the phone.

3. Fake prizes, sweepstakes, or free gifts

The set-up: The scammer contacts you to let you know you've won a big prize. All you must do to collect is pay them a fee for "insurance," "taxes," "processing" or some other reason.

How to avoid it: The prize doesn't exist. They're just after your money. If someone asks you to pay money to win money, it's a scam.

4. Fake check scams

The set-up: Someone you've never met in person sends you a check and asks you to deposit it into your personal bank account. Then they ask you to send them some or all the proceeds from the check via wire transfer, by buying a gift card, or some other method.

How to avoid it: Don't deposit the check and definitely don't send money based on funds that may appear available if you deposit it. The bank will catch on, and you'll potentially be left owing the bank for the negative balance.

5. Advance fee loans, credit arrangers

The set-up: Scammers offer a “guaranteed” credit card or bank loan to consumers looking for cash. All the victim needs to do is pay an up-front fee to obtain the loan.

How to avoid it: Only look for loans or credit cards from reputable lenders. If a lender offers you a “guaranteed” credit card or loan without a credit check, it’s probably a scam.

6. Romance scams/sweetheart swindles

The set-up: Someone you’ve met online on a dating website, online forum or via social media quickly develops a friendship or romantic relationship with you. Eventually, they ask for money for a visit, to cover an unexpected emergency, or some other reason.

How to avoid it: Don’t leave protected dating website messaging platforms for unprotected text or instant messaging chats. Never send money to someone you’ve only met online or talked to over the phone.

7. Recovery/refund scams

The set-up: If you’ve lost money in a scam, someone may claim to be able to recover those losses for you. The only catch is that you must pay a fee or hand over sensitive personal information like bank account numbers or grant access to your computer in order to recover your losses.

How to avoid it: You should never pay money or give up personal information in order to recover fraud losses. Anyone who claims to be able to help you recover your losses in exchange for a fee is just trying to scam you.

8. Computer equipment/software

The set-up: Also known as the tech support scam, a caller may claim to be with a well-known software company like Microsoft or an anti-virus company and have information that your computer is infected with malware. They request remote access to your computer in order to “diagnose” the problem. They may then urge you to buy an expensive tech support solution to “fix” the problem.

How to avoid it: If someone calls you unsolicited offering tech support, it’s almost certainly a scam. Scary pop-ups on your phone or computer may also urge you to call a phone number to get the problem fixed. Don’t fall for those either as they are simply a lure to get you paying for tech support you probably don’t need.

9. Investment related scams

The set-up: Someone may offer you “guaranteed” returns with little or no risk in exchange for a big up-front investment. Investment in gold coins, precious metals, Bitcoin, real estate, or Internet startups are often used to entice unwary investors.

How to avoid it: Investigate anyone offering to make an investment on your behalf. Get documentation about the track record of the investment and check to make sure the “advisor” is registered with the state or federal government. If they pressure you to make a decision right away, chances are that it’s a scam.

10. Family/friend imposter

The set-up: A caller claims to be a family member or friend in trouble (or someone helping them, like a lawyer, doctor, or policeman). They urge the victim to send money to help out their loved one. The scammer may have details about your friend or family member (likely gleaned from social media).

How to avoid it: Hang up the phone and call your friend or family member yourself. If they don’t answer, try another relative who knows them to verify what’s going on. Any urgent request to send money without verification is almost certainly a scam.

Even if you’ve studied up on the most prevalent scams, we’re all vulnerable. If you’ve been approached by a scammer or lost money, report the scam. You can help other consumers avoid these and other scams by filing a complaint at Fraud.org via our [secure online complaint form](#). We share complaints with our network of nearly 200 law enforcement and consumer protection agency partners who can and do put fraudsters behind bars.