

September 2018

"The Key" Member

Beaver County Chamber of Commerce

Education Mediation Solution

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consumer action

Education and advocacy since 1971

Consumer Action has been a champion of underrepresented consumers nationwide since 1971. A nonprofit 501 (C) (3) organization, Consumer Action, focuses on consumer education that empowers low and moderate income and English speaking consumers to finally prosper. It also advocates for consumers in the media, and before lawmakers to advance consumer rights and promote industry wide change.

Come visit us on the web at www.consumer-action.org.

Protect a complaint process that's CRITICAL for consumers!

One of the few places consumers can turn for help in resolving a dispute with a bank or other financial services company is the Consumer Financial Protection Bureau (CFPB). Students, older Americans, military families and more than one million others have relied on the CFPB's complaint process. Consumers can file a complaint, get a response and use the CFPB's complaint database to check out a company before doing business with it.

Many of those people have voluntarily elected to share their complaints with the public. (Personal information is redacted in the public view.) This allows consumers to learn if a firm has a habit of harming customers or failing to respond to consumer complaints.

But now the temporary director of the CFPB is threatening to ban consumer access to this valuable complaint tool. If consumers lose access to this vital public complaint information our power to protect ourselves against financial giants is weakened. Let's not let this happen! The CFPB is collecting the public's feed back on the future of the public complaint database. Don't let the only voices heard be those of corporations! We make it easy to file your comment to the public record. You can edit our sample and comment any way you want.

BEAVER COUNTY

Alliance for Consumer Protection

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Your “Gut” Says It’s a Scam

Researching the company is your best defense, but some scammers are very clever.

If you start to feel that things aren’t right, trust your intuition. Ask questions and pay close attention to the answers. Slow the process down and don’t be pressured into making a commitment or giving out personal information.

Do more research. If it turns out to be a scam, report it to the authorities.

Internet Job Scam Warning Signs

Too Good to be True

Good jobs are hard to find. Like your mom always said, if something sounds too good to be true, it probably is. Here are some tip-offs that the ‘job’ is fake.

- **You didn’t contact them; they contacted you:** They say that they found your resume online. They either offer you a job right away or say they want to interview you. Sometimes the scammers will try to entice you by saying that you made the cut and they are interviewing the finalists for the job.

• **The pay is great:** Here are two examples :

Healthcare Admin Assistant: *“This is a work from home job. Work hours is from 9am-4pm Monday-Friday. You will earn \$45 per hour for this position, you are also expected online at Yahoo Messenger during working hours. We also offer flexible hours....”*

Here’s a note from a reader about an Operations Officer scam: *“I have never had anyone offer me a job working 20 hours a week, for \$72,800 annually, without an interview or two or three. They don't really say what you will be doing or where...The company address is in Spain.”*

- **You get the job right away.** After a quick phone or Instant Message interview, the ‘interviewer’ immediately contacts you to offer you the job.
- **Tip:** Scammers troll job boards looking for victims. To reduce the chance, you’ll get scammed, use job sites that have privacy policies and only allow verified employers to view the listings.

**ALLIANCE FOR CONSUMER
PROTECTION**

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Beaver County, PA

Vague Job Requirements and Job Description

Scammers try to make their emails sound believable by listing job requirements. Usually, these requirements are so ridiculously simple that almost everyone qualifies: Must be 18 years old, Must be a citizen, Must have access to the internet. (You wouldn't be reading their email if you didn't have internet access, right?) The job requirements don't mention years of education or experience. As a rule of thumb, if it's a real job, the requirements will be quite specific.

Emails Don't Include Contact Information or Are Sent From a Personal Email Account

If the email doesn't include the company's address and phone, it's a good bet that it's a scam. And it's a good bet that it's a scam if the interviewer makes an excuse for using a personal email address by saying the company's servers are down, or the company is experiencing too many problems with spam, or the company hasn't yet set up its email system.

Some scam emails will look like they come from real companies. One reader reported that

"The scammer's email address was jobs@senergy-world.com. The real company email is jobs@senergyworld.com"

Tip: Look at the email address carefully, then copy/paste it into the search box. You can also type in the word 'scam' after the email address to see if someone else has reported the company.

- **Tip:** *Sophisticated scammers sometimes set up nice-looking websites -- but looks can be deceiving. Try this: go to the Domain White Pages and type the company's web address into the "domain or IP address" box and click the "go" button. The results will tell you the date when the website was created. If the website is less than a year old, be on your guard.*
- **Tip:** *When searching for information about the company, search for both the company's name and the email address. Also, copy/paste paragraphs from the email into the search box. Scammers may change the company name but re-use the other parts of the email, and it's possible you'll find an identical email posted online.*

You're Asked to Provide Confidential Information

Some scammers ask for your bank account information to set up direct deposit or transfer money to your account, or ask you to open a new bank account and provide the information to them:

Other scammers will tell you to go to a website and fill out a credit report form or provide confidential information so they can "put you on the company insurance." Identity theft scams try to get you to provide your Social Security number and birth date and other personal information.

- **Tip:** *Before entering personal information online, check to make sure the website is secure by looking at the web address bar. The address should be https:// not http://*

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• **They Say They Will Send You Money or Valuables, or They Want to Use Your Personal Bank Account to Transfer Funds.** Some of my readers tell me that they've received checks that look like real cashiers checks. They are instructed to deposit the check, keep some of the money for themselves and send the rest of the money to someone else via Western Union or Money Gram. Then, a few days or weeks later, they get a call from the bank saying the check is fake. They have lost money they sent. Here's an example from a reader:

- *Once you receive the check, First of all, I want you to head right away to your bank and get the check cashed. Deduct your first-week pay which is \$500, and Deduct extra \$100 for the Money Gram sending fee and proceed to the nearest Money Gram outlet around you to make payment to my wife travel agent."*
- Some scammers ask to use your personal bank account to transfer money from one account to another account. It is called money laundering, and it's against the law. Other scams ask you to receive and forward packages from your home. These packages might contain stolen goods or illegal substances.

They Want You to Pay for Something

Legitimate companies don't ask for money. If you're told that you need to purchase software or pay for services, beware : Here are some examples.

- **Buy this software:** *"They were offering \$15 hr for training and \$24.75 to start. I was so excited to work from home and actually be paid a decent wage. The interview went well, and I was told I have the job. YAY! Then I was told that they were going to send me a brand new HP laptop for work, but I needed to pay for the software for it. I thought not a problem; I've had to upgrade in the past for jobs. Well here is the RED FLAG! We need you to send \$312 Western Union for software costs..."*

Pay for a credit report: *"The job will require you to work in a high financial environment, so it is our corporate policy that we perform financial verification check on all employees to ensure applicant registration info. Its corporate policy that we have applicants sent through our link, so we are compliant with the U.S employment standards act... Fill out the form and indicate that you want the free report." Here's what a reader had to say about this scam: "...These companies are using the internet to first get job seeking people to use their site and then be told they need a credit check to apply for a job thru their site, then that company charges an unauthorized fee on your credit card .*

Pay to have your resume review: *"You have a lot of strong, relevant experience and are an excellent candidate although it would be best to improve your resume before doing anything with it. I can refer you to a resume writing expert that can improve your resume to the standard we are looking for, and I believe he charges around \$150 or so..."*

Take a look: Deep with in the internet is a secretive place where criminals buy and see your private information.

A Descent to the Dark. Think of the internet as and ocean. At the top is the surface web . These are pages that show up when you use Google or other common search engines. These include content their creators want lots of people to see, like news, entertainment, products or consumer information.

Consider the Deep Web, pages you need a password to see and that can't be found by popular search engines.

Content includes online banking, subscription websites, government records, emails and most social media content.

Then The Dark Web, Sites in the deep web that provide anonymity to users and go largely unregulated.

Many are legal, serving as, for example communication outlets for human rights activists. But it's also used by criminals

To buy and sell illegal wares.

Criminals have flocked to the dark web because it allows the buying and selling of illicit goods with total anonymity . The TOR

Browser hides users' IP addresses, and transactions are usually conducted in a cryptocurrency like bit coin to make them untraceable..

How big is the dark web? No one knows exactly. A site that was on the dark web called Alpha Bay and was taken down in July of 2017 by the FBI, and at its peak had over 200,000 users and was

Taking in between \$600,000 and \$800,000 a day.

Much of the data that is stolen goes up for resale shortly after it has been stolen..

Cybercriminals are the mostly likely to dump their stolen information on the dark web. .

After there is a large breach or batch of credit cards released the cybercrime black markets are then flooded with card numbers or login id numbers this drives down the prices, allowing criminals to

To purchase our information more cheaply.

At this time that is when identify fraud increases.

Seniors are prime targets because they are more likely to have more money and better credit.

The Top Three Ways To Stop Cyber Criminals

Freeze your Credit. The number one piece of advice is to place a security freeze on all your accounts with the three major credit reporting agencies."says Paul Stephens of the Privacy Rights Clearinghouse. The reason: It is the best way to stop ID thieves from opening new accounts in your name.

Monitor your accounts. Register for online access to every financial account you have (bank accounts, credit cards, 401 (K) and so on). Then check each one weekly. Also consider setting up alerts on your major accounts so that any time there is activity you are sent a text message. Most companies will do this for free.

Use Password Manager

These digital services store all your passwords in a secure online vault. Three reasons they are good. You'll never lose a password again: they'll generate complex, hard-to-hack passwords for each of your accounts; and often they will notify you of data breaches at companies you have accounts with.

Prevent Theft: Out Smart Fraud

While you are on vacation be sure to

Follow these 3 golden rules.

1 Always make your home appear occupied. Park cars in the driveway (especially when you're on vacation). And keep lights on in the house at night, inside and out. Leave muddy boots outside the door as a decoy.

2. Be over zealous in locking up.

If you are gardening out back or cooking in the kitchen, lock the front door and close your garage door. Always lock the door from the garage into your house too.

3. Never leave valuables in your car.

Car doors and trunks aren't secure, even when locked. In particular, don't leave behind laptops or personal info; these could be used to steal your identity.

Remember Crooks love vacation season, when homes are empty.

And cars are filled with valuables .

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- Receive quarterly newsletter with informative articles to educate and alert consumers of scams.
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