



To our Valued Customers:

As cases in Coronavirus spike, more America's are at a greater risk of being scammed. Here is some helpful advice from the Federal Trade Commission. Additional information can be found at their website: <https://www.consumer.ftc.gov/>

Fake emails, texts and phishing: Scammers use fake emails or texts to get you to share valuable personal information — like account numbers, Social Security numbers, or your login IDs and passwords. They use your information to steal your money, your identity, or both. They also use phishing emails to get access to your computer or network. If you click on a link, they can install ransomware or other programs that can lock you out of your data. Scammers often use familiar company names or pretend to be someone you know. Here's a real-world example of a scam where phishers pretend to be the World Health Organization (WHO).

Undelivered goods: Online sellers claim they have in-demand products, like cleaning, household, and health and medical supplies. You place an order, but you never get your shipment. Anyone can set up shop online under almost any name — including scammers.

What to do: Check out the seller by searching online for the person or company's name, phone number and email address, plus words like "review," "complaint" or "scam." If everything checks out, pay by credit card and keep a record of your transaction. If you're concerned about the pricing of products in your area, contact your state consumer protection officials. For a complete list of state Attorneys General, visit: <https://www.naag.org/>

Fake charities: When a major health event — like the Coronavirus — happens, you might be looking for ways to help. Scammers use the same events to take advantage of your generosity. Some scammers use names that sound a lot like the names of real charities. This is one reason it pays to do some research before giving. Money lost to bogus charities means less donations to help those in need.

What to do: Use these organizations to help you research charities. When you give, pay safely by credit card — never by gift card or wire transfer.

IRS – Will not call and ask for your personal information.

Remember Think before you Click!!

