

Holiday scams

As the holiday season approaches, it is important that we are prepared for the surge of scam attempts. Attackers know that the holidays are stressful for all, making each of us a prime target for identity theft or scams. Whether the pressure is due to finances, traveling plans, or just the rush of getting everything done in time, attackers will try to find a way to trick you into giving away personal information including log in credentials and payment information.

Scams to be aware of:

Too good to be true deals

Scammers will advertise a product at a shockingly low price and due to the financial stress of the holidays, individuals hurry and buy products without vetting the seller. Bogus websites are created to look legitimate to trick shoppers into believing they are on a safe site to shop.

1. Scammers create a bogus website advertising a sale, such as for merchandise or travel arrangements. Online browsers jump on the sale and enter in their payment information giving it to the scammer. Scammers may process the payment for the goods that will never get delivered or they may use your payment information later.
2. Scammers send phishing emails, portraying to be from a company you may know, such as Amazon, with links that appear to be sending you to Amazon's official website. The site will prompt you for your log in credentials allowing scammers to obtain your personal information.
3. Individuals' on sites like social media or website marketplaces that post items for a great price. Once a buyer expresses interest, they are pressured to send payment before someone else does. Once the payment is received the seller never responds or disappears from the site without ever exchanging the goods.



Make fast cash by completing a “job” or “favor”

Scammers convince victims with a sad story as to why they need your help. The most common method requires you to make or receive a deposit into your account and then have you transfer a portion of the money out allowing you to keep the rest. This will make you the money mule. Commonly known scenarios:

1. Criminals will send a check to be deposited into your bank account then have you electronically transfer a portion of the funds out while allowing you to keep the rest. In some instances, victims have been told to purchase gift cards to be shipped or delivered electronically to make the transfer hard to trace. This seems like a quick and easy way to make money. However, you will end up losing money. The fraudulent check will be returned to your bank, your bank will reverse your deposit, and you will be out the money.
2. Criminals ask to have funds electronically deposited into your account with an excuse that their account can't accept that method of payment and ask you to send them the funds via an alternate method. What they are doing is scamming another individual out of money and using you as a middleman to help disguise the trail.

Working as a money mule is a punishable crime, even if you were not aware you were committing a crime.



Make fast cash by claiming winnings!

Scammers will call, text message, or email victims informing victims of a prize, sweepstakes, or lottery they won. Victims are convinced to pay a fee or tax using a quick funds transfer before the winnings can be released. Scammers will discourage you from speaking with others regarding the winnings and pressure you to act now before they are required to choose a new winner.



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