



Monterey Police Department

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The 12 Scams of Christmas

The 12 Scams of Christmas... # 1 Many organizations count on seasonal generosity and so do the scammers. Check the legitimacy of a group before giving. www.charitynavigator.com, www.give.org, and www.guidestar.org provide ratings. Don't provide credit card numbers to donate. Request a pledge card. Want your donation to have impact? Donate locally. Berkshire County Fraud Watch Coalition


The 12 Scams of Christmas... # 2 Criminals will try almost anything to steal your money and your identity. Beware of email notices that claim there is a problem with an account or mention an item you did not purchase. Ignore any phone number or web link in the message and call or email the company using a contact you know to be correct such as the phone number on a credit card or statement. Berkshire County Fraud Watch Coalition

The 12 Scams of Christmas... # 3 Be wary of pop-ups on your computer that advertise special holiday deals. Check the URL (company name appearing in your web browser). Click on the address and see if it includes GoDaddy, Weebly, or WIX. Scammers are very good at creating imposter web sites using these free services. Your best protection is to close your browser window and disregard the web site. You can also copy the web site information and report it to the FBI – www.Ic3.gov. Berkshire County Fraud Watch Coalition

The 12 Scams of Christmas... # 4 Expecting a package? Having a package delivered? Make sure that your package gets where you want it to go. Criminals will steal deliveries left at doorsteps even in broad daylight. Use package drop-off services that companies such as FedEx and UPS offer (Amazon as well), request that the package be delivered with a signed receipt, or be sure the package is being delivered to a location where someone will be present to accept it.

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The 12 Scams of Christmas... # 5 Social Media (Facebook, Twitter, Front Porch Forum, Next Door, and others) is a great way to keep in touch with friends. Sadly, this form of communication can be another tool for scammers. Fraudulent sale of goods, non-existent jobs, and romance scams are seen regularly. Be sure to check out the offer you see before sending money or delivering/sending an item. Berkshire County Fraud Watch Coalition



The 12 Scams of Christmas... # 6 Gift cards are easy presents and popular during the holiday season. Be careful when purchasing cards from the pharmacy or “big box” store. It is possible that a criminal tampered with the card if the codes on the reverse side appear to be scratched. Someone may be waiting for it to be activated and spend the money before the purchaser or gift recipient does. Buying cards from on-line businesses directly may be a better choice. Berkshire County Fraud Watch Coalition


The 12 Scams of Christmas... # 7 Buying that special gift from an on-line vendor? Avoid paying with pre-paid gift cards available from credit card companies. The seller may ask you for the card number and pin. Once you provide that information, the card can be drained of funds and there is no way to trace the theft. Also, many of the branded, loadable cards carry a fee. Buying cards directly from businesses will avoid fees and possibly be sold with a discount. Berkshire County Fraud Watch Coalition

The 12 Scams of Christmas... # 8 Avoid email and text messages declaring “YOU’VE WON!” or “CONGATULATIONS.” These messages usually promise cash or gift rewards and ask you to complete a “simple” survey. These are “phishing” expeditions: attempts to collect personal information. Providing responses adds to the personal data collected on you and either sold or used to scam you. You won’t get that new iPhone or \$500 gift card. You will get more “opportunities” to win nothing. Berkshire County Fraud Watch Coalition

The 12 Scams of Christmas... # 9 It’s a great time of the year to be considering a vacation to any place warm. Before laying out money, be sure you are dealing with a reputable agent. Verify that the individual is actually an employee of the travel company and check on the reliability of the company with the Better Business Bureau (www.bbb.org). Have the terms and conditions for your trip in writing and verify reservations for travel and lodging. Berkshire County Fraud Watch Coalition

The 12 Scams of Christmas... # 10 Letters from Santa are often a great surprise for a child. The package includes a “personal” letter addressed to child (this may include a list of “good” children displaying the recipient’s name and often have a small gift included. Sadly, the scammers are out putting coal in stockings. While there are many legitimate vendors providing this service, there is also fraud in some cases. Money is paid; nothing is sent. You can easily accomplish the “Santa Letter” on your own and place it on your doorstep. Check to see if any community or school groups are writing letters as a fund-raising project. Berkshire County Fraud Watch Coalition

The 12 Scams of Christmas... # 11 The “Secret Sister “scam is back. It begins with a letter or email message asking you to send a small gift to one person and then send the



note to six friends. They in turn send one gift and forward the message to six of their friends, and so on. The promise is that each participant will only send one gift but receive potentially dozens in return. This is a pyramid scheme and it's illegal. The only beneficiaries are those at the top of the list. Don't be a victim. Instead, create a "Secret Santa" or Yankee Swap between family members, friends or neighbors. You won't be scammed and you'll enjoy the process. Berkshire County Fraud Watch Coalition

The 12 Scams of Christmas... # 12 "If it's too good to be true...." Is something we've all heard. Criminals like to wave prizes or rewards in front of us that require little or no effort to obtain. It's easy to fall for these scams but a little skepticism is in order when you receive an opportunity from someone you don't know. Be skeptical, step back and verify the "deal" before reaching for the brass ring. Berkshire County Fraud Watch Coalition

Don't be passive when it comes to scams and fraud. Sign up for AARP Scam alerts on the website www.aarp.org/fraud, the Federal Trade Commission web site www.ftc.gov, and the National Consumer League at <https://fraud.org/prevention-tips/> Volunteer with AARP Fraud Watch by contacting egreenblott@arp.org.

This information has been provided by: **Berkshire County Fraud and Scam Education Collaborative**

These are only some of the major fraud funds this year.