



Be Wary of Christmas Season Scams

'Tis the season for scams.

This Christmas season, be on the lookout for scams and fraud. The Christmas season is the busiest shopping part of the year, and scammers are in full swing waiting to take advantage.

As many retailers begin their Christmas sale specials, scammers are ready with fraudulent websites and social media campaigns, impersonating those retailers. The scammers are hoping to entice you to spend money for products you'll never receive.

Add in projected shipping delays and supply chain issues, and this Christmas season scammers are projected to be rife. Scammers preying on those will offer products that aren't available or products that may not be quite what they seem.

Scammers generally won't have any new tricks during the holiday season, but they will try different spins on scams that have worked in the past. During the Christmas season, scammers thrive as many tend to be more generous and in a giving spirit.

Here are some seasonal scams of which to be aware:

Charity scams

One-third of all charitable giving is done in December, fundraising software company Network for Good reports. That means more sham charities exploiting Americans' goodwill via fake websites and pushy telemarketers.

Delivery scams

As holiday packages crisscross the country, scammers send out phishing emails disguised as UPS, FedEx or U.S. Postal Service notifications of incoming or missed deliveries. Links lead to phony sign-in pages asking for personal information, or to sites infested with malware.

Travel scams

Nearly 50% of U.S. adults plan to travel during the holidays in 2021, a SurveyMonkey poll found. Spoof booking sites and email offers proliferate, with travel deals that look too good to be true and probably are.

Letter from Santa scams

A custom letter from Ol' Saint Nick makes a holiday treat for the little ones on your list, and many legitimate businesses offer them. But so do many scammers looking to scavenge personal information about you or, worse, your kids or grandkids, who may not learn until many years later that their identity was stolen and their credit compromised.

Gift card scams

When purchasing gift cards, make sure to purchase from counter attendants or from customer service. Thieves will copy the codes on cards and call after the holidays (when they know they will be activated) and use them before the intended recipient gets a chance to. Grabbing a card from an unattended sales rack increases the chances of having this happen to you.

Being aware of the types of scams that scammers use can help keep you -- and your money -- safe this Christmas season.

Opinions expressed above are the personal opinions of the author and meant for generic illustration purposes only. RCB Bank, Member FDIC.

Source:

<https://www.aarp.org/money/scams-fraud/info-2019/holiday.html>