



SCAM ALERT!

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Montgomery County Prosecutor

BEWARE ONLINE SHOPPERS!



As COVID 19 continues to affect the population, more people are expected to shop online than ever before. With online shopping, comes online fraud. This type of fraud causes hundreds of millions in losses each year to unsuspecting consumers. With that in mind, the following should be considered when making holiday purchases for your loved ones:

- Buy from reputable websites and familiar retailers: Phishing ads litter the internet offering deals too good to be true. Consumers who click on these ads are then asked to provide personal identification and payment information. This information is then used for identity fraud, or money is taken with goods never delivered. Deals that are too good to be true are likely just that. Make sure you buy from known retailers that have websites using a secure connection or encryption. The web address should begin “https” as opposed to “http.” Never provide personalized information or payment to any website that is not “https” secure.
- Avoid Pop-Up Advertisements: Resist the urge to click on the pop up ads that offer deals. By clicking on the ads, malware can download on your computer allowing theft of information. As listed above, only shop on reputable websites.
- Purchases from Resale Websites or Social Media Trading Pages: When buying items through EBAY, or from social media sellers, thoroughly research the seller. Look at reviews. Pay attention to complaints. Do not buy from sellers who do not have positive sales history.

- **Unsolicited Email Promotions:** Avoid all unsolicited communication when online. This is especially important when shopping online. Unsolicited promotions asking for purchases of items, are most likely scams.
- **Use Credit Cards for Purchases:** Paying with credit card, as opposed to debit card or gift card, is always beneficial. Credit cards have the benefit of the money not being taken directly from your bank account, as is the case with debit cards. If you monitor your statement regularly, you can see fraudulent purchases and contest them. While contesting, your money remains in your bank account. Gift cards have different issues. Paying with gift cards provides the possibility that the seller may never deliver the items promised. Tracking of gift card purchases is much more difficult than if a traditional credit card had been used for the purchase.

The Montgomery County Prosecutor's Office wishes you the happiest of holiday seasons. Stay healthy and safe!

IF YOU THINK YOU ARE BEING SCAMMED:

Call the Montgomery County Prosecutor's Consumer Fraud Unit at 937-225-5757 and ask for our consumer fraud division.

The above ALERT is part of the Montgomery County Prosecuting Attorney's initiative to help citizens become aware of ways they can avoid becoming a victim, or ways they can help stop criminal activity that may be occurring. Upon request, the office can provide presentations on crime prevention actions and activities to halt crime and increase the quality of life in our community.

If you would like additional information on the above ALERT, or would like additional information regarding our programs to assist consumers in general and/or seniors in particular, please contact Kimberly Melnick, Supervising Attorney, Adult Protection Unit, or Anthony Schoen, Supervising Attorney, Fraud and Economic Crimes Unit at 937-225-5757.

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