



FIVE HOLIDAY SCAMS TEXANS SHOULD AVOID

by Texas Attorney General Greg Abbott

WITH TEXANS ACROSS THE STATE preparing holiday meals and shopping for gifts, a few con artists are dusting off old scams and looking for new victims. Over the next few weeks, consumers should avoid five popular holiday scams: gift card scams; online shopping schemes; phony charities; credit repair scams; and spam e-mail and other unsolicited offers.

Gift card scams. Scam artists often take advantage of gift cards by writing down or memorizing the serial numbers on the face of the card while the cards are still displayed in the store. When an unsuspecting consumer purchases and activates the card, the scammer simply calls the card’s customer service number, verifies it is active, and uses the memorized serial number to make online purchases. Sadly, it’s often days or weeks before the legitimate buyer learns that the card balance was drained by a thief.

To avoid scammers who drain gift card balances, consumers should ask a store clerk to provide them with a gift card from behind a counter or one that has not otherwise been accessible to the general public. Some gift cards have additional security measures, such as scratch off codes, so consumers should always verify that no one has tampered with a card or its packaging.

Online shopping schemes. Consumers should never respond to bulk e-mails that offer merchandise, travel deals or

solicit charitable contributions. Crooks often set up Web sites that look like they sell products or collect money for charities when, in fact, all they do is collect credit card numbers, take the money and run. Consumers should always verify a Web site’s security status before placing an order. Online shoppers also should consider using a credit card for online purchases. Paying by credit card often provides an extra layer of protection making it easier for consumers to dispute unauthorized charges or undelivered products.

Bogus charities. Charitable giving is commendable, but consumers should ask questions before donating to a telephone or door-to-door solicitor: Does the solicitor have identification? How will contributions be used? Texans also should independently check what they are told about the organization and make sure their gifts will count. To verify an organization’s legitimacy, donors can contact www.give.org. This Web site is maintained by the Council of Better Business Bureaus to promote wise charitable giving. Consumers also should confirm the tax-exempt status of any organization before they reach for their wallets.

Credit repair scams. Online or in the classifieds, credit repair offers often guarantee consumers loans despite their poor credit ratings; all consumers have to do is pay an upfront “processing fee.” These offers are invariably a form of

advance fee fraud, so Texans should steer clear of them. Consumers who need extra money over the holidays should visit a local lender in person.

Unsolicited offers. The best way to guard against scams and swindles is simple: Never respond to unsolicited offers. Consumers should never respond to spam e-mails sent by strangers or unfamiliar companies.

Consumers should also be skeptical of unsolicited telephone offers. Even if the caller claims to represent a trusted company or pitches an interesting offer, Texans should hang up and call the well-known company directly using a number that appears in the local telephone directory. This simple precaution ensures that consumers are talking to an actual company representative.

Fraudulent offers also can arrive in the mail. As tempting as it sounds, consumers can rest assured they did NOT win the Spanish lottery, the Canadian lottery, or any other foreign lottery just in time for the holidays. Texans should be extremely wary of cashier’s checks sent by people they do not know and should never provide their personal financial information to unfamiliar solicitors.

Con artists tend to spend money just as fast as they steal it, so money lost in these or similar scams is difficult to recover. Prevention is a critical factor in stopping thieves in their tracks. By taking a few simple precautions, Texans can enjoy a safe and happy holiday season.

POINTS TO REMEMBER



AVOID HOLIDAY SCAMS

- **JUST HANG UP** on unsolicited telephone offers.
- Avoid sweepstakes, lottery and other advance fee schemes.
- Approach a local lender if you need to secure a holiday loan – be wary of unsolicited credit repair offers.
- Ask questions before making a charitable contribution.
- Verify a Web site’s security before ordering merchandise online.
- Be a smart shopper when buying gift cards.

To verify a charitable organization’s legitimacy, visit www.give.org.

To learn more about safe holiday shopping and how to avoid common consumer scams, contact the Office of the Attorney General at **(800) 252-8011** or visit www.oag.state.tx.us.



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