



# FIVE HOLIDAY SCAMS TEXANS SHOULD AVOID

by Texas Attorney General Greg Abbott

WHILE MOST TEXANS ACROSS THE STATE ARE preparing holiday meals and shopping for gifts, a few con artists are getting ready for the holiday season by dusting off old scams and looking for new victims. Over the next few weeks, shoppers 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.

**Online shopping schemes.** Texans 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. Potential donors or purchasers 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 makes it easier for buyers to dispute unauthorized charges or undelivered products.

**Bogus charities.** Charitable giving is commendable, but donors should ask questions before contributing to a telephone or door-to-door solicitor: Does the solicitor have identification? How will contributions be used? Texans also should independently confirm 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](http://www.give.org).

**org.** This Web site is maintained by the Council of Better Business Bureaus to promote wise charitable giving. Donors also should confirm the tax-exempt status of any organization before they reach for their wallets.

**Gift card scams.** Scam artists can 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 buyer 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 is 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, holiday shoppers 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 purchasers should always verify that no one has tampered with a card or its packaging.

**Credit repair scams.** Whether posted online or in the classifieds, credit repair schemes often purport to guarantee troubled Texans loans – as long as the debtor pays an upfront “processing fee.” These offers are invariably a form of advance fee fraud, so Texans should steer clear of them. Texans who need extra

money over the holidays should visit a legitimate lender in person to avoid getting scammed.

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

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

Fraudulent offers also can arrive in the mail. As tempting as it sounds, Texans 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 an important key to 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

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

To verify a charitable organization's legitimacy, visit [www.give.org](http://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.texasattorneygeneral.gov](http://www.texasattorneygeneral.gov).



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