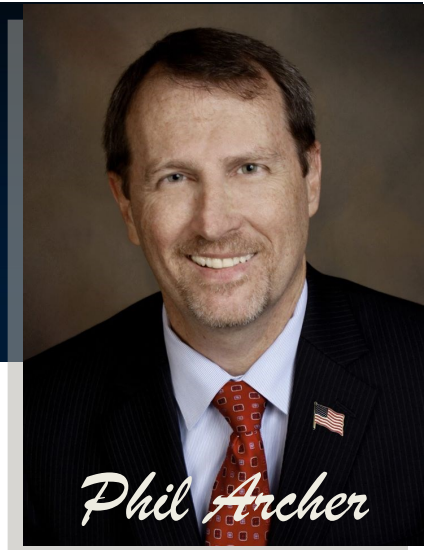




**State Attorney**  
**18th Judicial Circuit**  
 Brevard and Seminole County



*Phil Archer*

# The Monthly Brief

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## HO HO HOLIDAY SCAMS



This year nearly everyone is shopping online and that means crooks will be busy trying to trick consumers out of their hard earned cash.

Here are the Hot Holiday Scams for 2022.

**Shopping Websites:** Scammers are using “Deal Alert” emails with links to fake and look alike websites. Also showing up on social media, these sites don’t deliver or send inferior knock offs, steal personal info, or download malware onto your computer. Watch out for URLs that use the names of well-known brands along with extra words.

**Social Media Gift Exchange:** Buying one gift and receiving several in return may sound great, but this seasonal scam is a rip-off pyramid scheme. Avoid it.

**Delivery Scams:** Fake emails and texts posing as the U.S. Postal Service or a delivery company like FedEx or UPS. These phishing scams use delivery issues to get recipients to click malicious links.

**Charity Scams:** Scammers take advantage of increased holiday giving with fake charity solicitations in email, on social media sites, and even by text. Check out charities at [Give.org](https://www.give.org) before donating.

**12 Scams of Christmas:** The dirty dozen holiday scams of 2022. Everything is up for grabs this year and the BBB offers up this list of things to watch out for on your list!

Learn about these and other holiday scams like the “Puppy Scam” from the [Better Business Bureau](https://www.bbb.org/better-business-bureau) and the [AARP](https://www.aarp.org).

\*BBB, AARP

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## Safe Shopping Tips

The 2022 holiday shopping season [promises to be an unpredictable one](#). High inflation rates and [increased prices of consumer goods](#) are already throwing a wrench into holiday shopping. Electronics, toys, and other products will be (or already are) in short supply, and retailers are struggling to staff up as the shopping season nears. Just like in 2021, people are planning to start their holiday shopping early. Watch out for deals well before [Black Friday sales](#). Retailers are also expecting to see even more people shopping online. Product shortages and increased online shopping are likely to result in even more online purchase scams this year. These scams accounted for nearly 40% of all scams reported to [BBB Scam Tracker in 2021](#). Shortages are likely to make purchase scams even more common as desperate shoppers turn to shady websites in hopes of finding this year’s must-have gift.

**How to Shop Safe and Smart this holiday season:**

1. Research before you buy. [Check the site](#), seller, & [item](#).
2. Super Low Price = High Risk. [Popular items at great prices are the scammers #1 trick](#).
3. Slick photos can be bait. They’ll fake it so you’ll take it.
4. Be extra careful with items sold primarily on social media (See tip #1 above).
5. Beware of non-traditional payment methods like [digital wallet apps](#), [prepaid money cards](#). Credit cards can offer more protection from scams.
6. Watch out for fake shipping info and tracking links in emails/text messages. For more info on holiday shopping scams read the [BBB’s Shop Safe Guide](#).

\*BBB

## HOLIDAY CONSUMER PROTECTION GUIDE

The Florida Attorney Generals Office has published their annual [Holiday Consumer Protection Guide](#) and it’s available as a free PDF download (also in [Spanish](#)). The guide offers tips on making online purchases and avoiding charity scams. There’s also a list of items recalled by the [U.S. Consumer Products Safety Commission](#) including children’s toys, household items, small appliances, furniture and sporting goods. You’ll also find links to U.S. and Florida agencies responsible for consumer health and protection. Here are a few examples of tips that you’ll find in the guide:



**When buying online** ensure a web browser is secure before inputting or submitting payment information. In the address bar, a padlock should appear to signify that a session is secure; **Pay with a credit card** not a debit card. Both allow you to dispute a charge, but with a debit card, the purchase is immediately deducted from your bank account and it may take days or weeks for your bank to reverse the charge.

**Some credit card providers** offer free one-time card numbers to be used for online transactions. If stolen, your account can’t be charged for additional purchases.

**Know the difference** between tax exempt and tax deductible. A charity that is tax exempt does not necessarily mean that your contribution is tax deductible. To check visit the [IRS Tax Exempt Search page](#).

\* Source Florida Attorney General