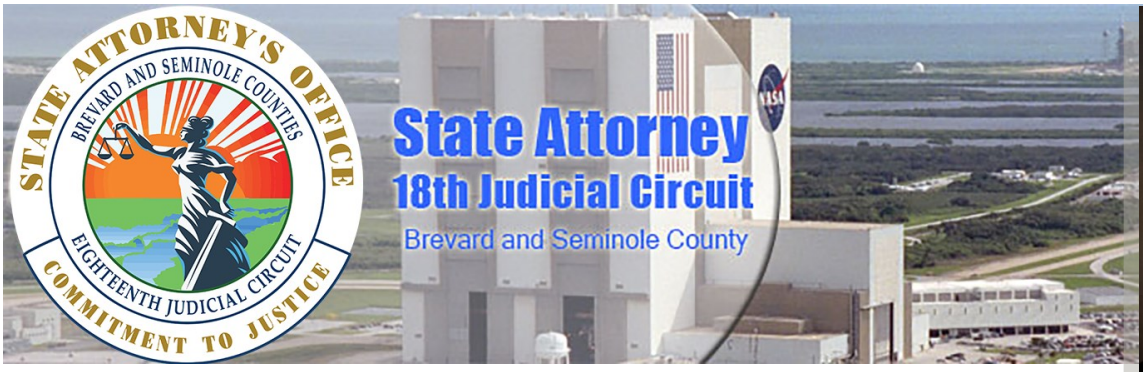

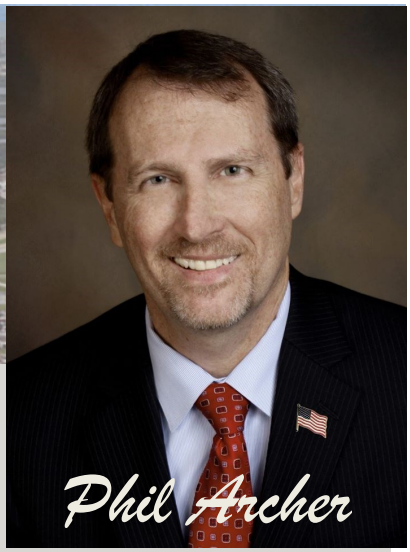

The Monthly Brief

Volume 10 Issue 7 July 2022

Gas Savings Scams

Scammers always follow the headlines and the high cost of fuel is dominating the news. No surprise that discount fuel scams are everywhere, especially on social media.

Government Relief: KJRH reported that scammers are calling residents inviting them to sign-up for a government fuel cost assistance program using their checking account. Instead of filling their tanks, these crooks drained their banks.

Gas Card Offers are also being used to target victims. Both Speedway and Shell are warning consumers about fake fuel card offers and sweepstakes entries circulating on social media.

Fake Apps that mimic actual fuel rewards programs are being offered via unsolicited links in text, email, and other platforms.

Most of the major gas station cards aren't scams, but make sure you're on their actual website before signing up. They can save a few cents a gallon at their stations. Here are some others that are popular.

GasBuddy and **Gas Guru** (ios or android) use crowdsourcing to help find the lowest gas price near you. GasBuddy also offers a gas card that can save up to 25 cents a gallon.

Waze, a Google product (ios or android) now offers gas pricing info and a small discount if navigating with the app.

Club Stores (Sam's, Costco, & BJ's) all offer fuel discounts and rewards. This Komando article may help you decide if they are worth the cost of membership.

Remember to research, verify websites, and never follow unsolicited links.

Follow Us On Facebook

Subscribe: philarcher@sa18.org

Data Breach Credit Freeze

Flagstar Bank is one of the largest mortgage lenders in the country and has over 150 branches. According to a June data breach notification, over 1.5 million customers had their personal details and social security numbers exposed in December 2021, but not discovered until June 2, 2022. Flagstar has notified customers and offered two years of free identity monitoring. While that's a great option, when social security numbers and names are exposed, you may wish to consider the extra step of a Credit Freeze. It won't affect credit scores and it's more difficult for criminals to open new accounts in your name. Here's how to do that with the big 3 credit reporting agencies.

Experian: Visit the Security Freeze webpage to log-in or create an account, then fill in the details. You can also call them at 1-888-EXPERIAN (1-888-397-3742). A security freeze will remain on your credit file until you remove it.

Equifax uses a similar online process with their Equifax Security Freeze page. Log in (or create an account) and follow the steps. If you need help, you can call them at 1-866-478-0027. You can also place a one-year fraud alert on your credit report at no cost.

TransUnion has a Credit Freeze page and click "Add A Freeze". You'll be prompted to create an account or log in. Fill in your details, and TransUnion will take care of the rest. If you have any questions, you can call them at 1-888-909-8872.

To learn more about credit freezes and alerts visit the FTC's website. *FTC , Komando. com

5 Tricky PayPal Scams

PayPal payment scams have been around for years, but they still trick thousands of victims each year. They are so common PayPal now has a dedicated web page to warn consumers. Here are their **Top 5 Scams** to watch out for.

1. Faked Sender Email: Posing as PayPal, these scammers claim that your account is compromised or you successfully made a purchase. If you respond they'll ask for your account or log-in info to take over your account.

2. You've Been Paid: Scammers send a fake email showing your account was credited mistakenly, or overpaid for an item you're selling, then ask you to send them a refund.

3. Phishing: Again like #1 using a fake email, crooks claim it's time for a security check of your account by following a link to a fake website and logging in. Avoid this scam by not using any links in an unsolicited email. Check your account independently.

4. Account Limited: Usually a text, but sometimes an email, crooks claim your account is restricted or suspended. To unlock it follow the included link and you know the rest.

5. Charity Scams: Usually following news reports of a disaster, emails containing links to donate via PayPal are sent to victims. Sometimes it's a fake PayPal site, others it's a fake charity. Either way it's a scam. Always research a charity before you donate.

For more info on these and other PayPal based scams visit the PayPal website. For more about charity scams visit the FTC's website

* PayPal, FTC, Komando .com