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## AVOIDING ONLINE SCAMS

Financial fraud, especially online scams, is the number one consumer crime nationwide today. It's up to us to protect ourselves and our loved ones from this threat.

BBB scam report [online fraud](#) remained the most reported scam at 68.4%. The riskiest offerings were investment based, employment, online shopping, romance and debt relief. Credit cards were the most targeted payment method at 41.9%, followed by bank account (21.8%), and online apps and systems at 17.5%.

Here are three quick tips that will help you avoid falling victim to these fraudulent schemes.

**Tip #1 Stay Informed** - Subscribe to Scam Alert Emails & Newsletters. These will help you stay informed and avoid new tricks being used by scammers. Consider [Better Business Bureau's Scam Alerts](#) & their [Weekly Email Alerts](#); [AARP's Scam Reports](#) & [Watch Dog Alerts](#); [Federal Trade Commission Scam Info](#) & [Email Alerts](#), and of course [The Monthly Brief](#).

**Tip # 2 Use the 3R Rule** (Read, Research, Refuse) - READ any email or text message with suspicion. RESEARCH by copying the message or sender info into Google (or other) - If it's a fake you'll find others who got it . REFUSE to give out any personal, financial, or medical info requested in an email, text, or phone call you didn't request.

**Tip # 3 Don't Click!** - on links in your emails or texts! It's one of the top ways scammers can steal your info or install viruses on your device. If you are not 100% confident in the source do not open them!

\*BBB, AARP, FTC

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## Facebook Marketplace Scams

More than a billion users buy and sell goods on [Facebook Marketplace](#) each month and scams are on the rise. [9 out of 10 online shopping victims](#) say they were scammed through Facebook or Instagram. These scams are effective and also appear on sites like [OfferUp](#), [eBay](#), and on [Amazon](#). Here are some things to watch for:

**Outside Platform Payment:** Fraudulent sellers like to communicate outside Facebook and use alternate payment types like wire transfer, or payment apps like Venmo.

**Mailing Items:** In this scam, fraudsters ask you to pay them first and then never send it. Ask for additional photos or video of the item, check the seller history, see what else they are selling. Stock product photos are a red flag. **Counterfeit Items:** These are very popular on Marketplace, often priced way below retail value. Again beware of stock photos and do a [reverse image search](#). **Fake Accounts:** Look at the seller's profile to see when it was created, also check the primary profile for posts and content. New or limited content profiles are a red flag. **Overpayment:** Crooks use stolen credit cards to over pay the seller, then ask for a refund of the amount. The charge is later denied and seller is out the refund.

Avoid Scams and [be familiar with Facebook Policies](#) for Marketplace including how to report scammers, handle disputes, and seek a refund.

To learn more about Marketplace scams and how to avoid them visit the [Reader's Digest website](#) and Facebook [Buying](#), [Selling](#), and [research tips](#). \*Reader's Digest, Facebook, FTC

## FIGHTING FRAUD



In response to Florida's ongoing fraud epidemic, a resource website and initiative known as "Fraud Free Florida" was launched by the office of Florida CFO Jimmy Patronis. The idea is to educate and protect Florida residents, especially seniors, from cyber crooks and scam artists.

Bringing together state law enforcement officials, state attorneys, private sector stakeholders, and fraud investigative teams, the goal will be to help Florida stay ahead of new scams and address the rampant fraud already taking place.

[FraudFreeFlorida.com](#) serves as a one-stop-shop for reporting fraud and learning about ways to protect yourself from scams.

Visiting the site presents easy to follow links for reporting Insurance Fraud, Identity Theft, Workers Compensation, Arson, and Public Assistance Fraud.

The site also includes a very helpful section dedicated to [Fraud Education](#). It contains information on more than three dozen types of scams currently operating in our area, with clear easy to understand guides and tips to avoid becoming a victim.

There's also a Resource tab with links to organizations where consumers can get help reporting and protecting themselves from scammers.

\*Florida CFO Jimmy Patronis