

A Publication of the South Carolina Department of Consumer Affairs

# CONSUMER ALERT

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# DITCH THE PITCH

#TELLDCA IF YOU'VE BEEN THE TARGET OF A SCAM

The South Carolina Department of Consumer Affairs (SCDCA) is partnering with the Lieutenant Governor's Office on Aging to distribute SCDCA's scam guide, "Ditch the Pitch," to an estimated 9,000 consumers statewide who are served by the Office on Aging's home delivered meal program.

This outreach is a collective effort to educate elderly consumers, a demographic often exploited by fraudsters. "Ditch the Pitch" addresses common scams, how to avoid them and what to do if a consumer does reveal sensitive information to a scammer.

"Scammers are more active and more successful than ever," said Carri Grube Lybarker, SCDCA Administrator. "We appreciate the assistance provided by the Lieutenant Governor's Office on Aging in arming South Carolinians with the tools they need to beware of fraudsters' schemes and warn their friends and family."

**Of the 1,644 Scam Reports to SCDCA in 2016, the most common were:**

**1: imposter scams (59%); 2: sweepstakes (10%); 3: debt collection (9%)**

In total, consumers reported **actual losses of over \$650,000** from scams, and the **potential loss of more than \$350,000** by those who did not fall victim to the scams they reported.

When consumers report scams, it helps stop others from falling victim to the same scams. Education is central to the Department's mission and as such we are committed to educating consumers about the latest scams.

Please take a moment to tell DCA if you've gotten a scam call, email, text, etc.-- even if you didn't fall victim to the scam. You can report by calling 844-TELL-DCA (835-5322), visiting [www.consumer.sc.gov](http://www.consumer.sc.gov) and clicking REPORT A SCAM or Tweeting @SCDCA using the hashtag #TellDCA.



# CPSC RECALL ROUND-UP

## Water absorbing easter and dino toys



If the toy is ingested it can expand inside a person's body, causing a blockage in the intestines.

## Anaheim and Moen garbage disposals



A metal piece inside the disposal can break off and come out during use, posing an impact hazard.

## BlenderBottle Whiskware shaker bottle



The bottom of the shaker bottle can break when the metal blender strikes it, posing a laceration hazard.

## Roof-mounted Bosch solar panels



The solar panels can overheat, posing a risk of fire.

## IN CASE YOU MISSED IT: NCPW

SCDCA celebrated National Consumer Protection Week in March. This year's objective was to focus on scam reporting and its importance to our mission of protecting consumers. As we have done in the past, SCDCA offered four shred events to consumers around the state. The events were well attended and gave us the chance to encourage residents to contact us when they get a scam call/email/etc.! Around 500 consumers were served and more than 23,000 pounds of paper were shredded at these events.

This year we also partnered with the Carolinas Credit Union League to offer a Twitter contest where entrants could win a \$20 gift card for tweeting a scam report using #TellDCA. This campaign is an example of SCDCA's effort to use every available communication method to get our message to the residents who need it most. Follow us on Twitter @SCDCA so you don't miss out on the next chance to win! And if you are interested in knowing more about shred days, sign up for SCDCA emails! Visit our website, [www.consumer.sc.gov](http://www.consumer.sc.gov) and enter your email address.



*Shredding at the North Charleston Coliseum*

# ID THIEVES TARGET BUSINESSES

## STEAL BILLIONS OF DOLLARS AND PERSONAL INFORMATION

The South Carolina Department of Consumer Affairs (SCDCA) is warning businesses to be on the lookout for fake email requests by individuals posing as their CEO and other executives.

According to the Federal Trade Commission<sup>1</sup> and the FBI<sup>2</sup>, more than 17,000 businesses and non-profits have sustained \$2.3 billion in losses through fraudulent wire transfers since October 2013. After identifying a victim within the company, fraudsters spoof, or fake, an email to the employee who has access to sensitive employee information, like W-2s or can pay invoices on the company's behalf. The email looks like it's coming from the CEO or another executive.

### USE THE TIPS BELOW TO AVOID THIS SCAM



Be wary of e-mail requests for personal, financial or other sensitive information and take time to verify the request in person or via telephone.



Remember – email is not a safe way to send sensitive information. Don't transmit account information or sensitive employee information by unsecured email.

Establish a multi-person approval process for transactions above a certain amount and sensitive information requests.



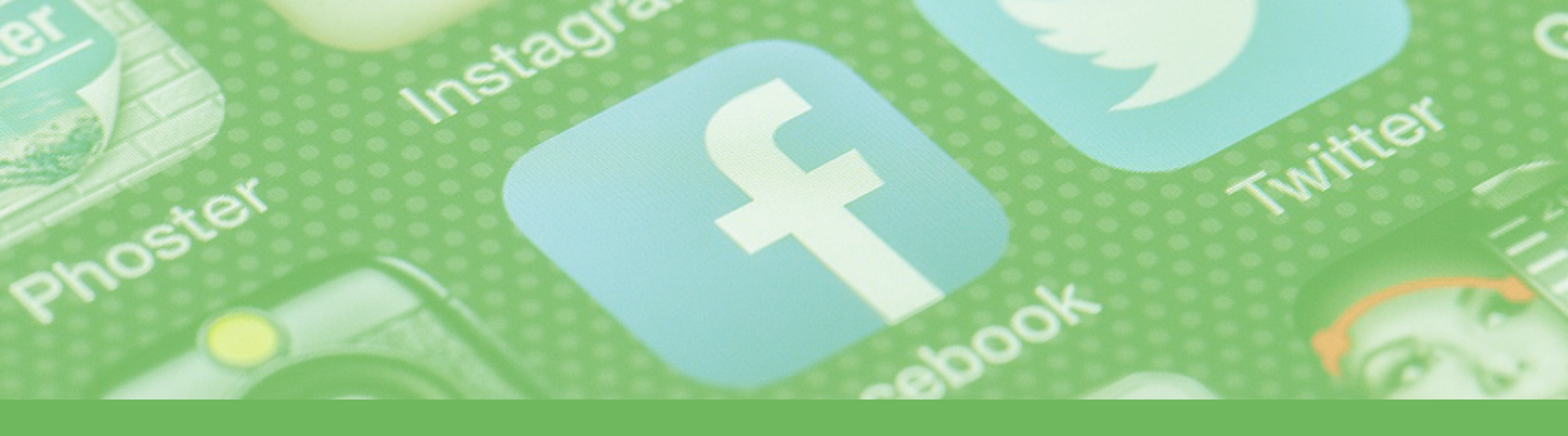
Train your staff on information security policies and how to spot the latest email scams.



For more information on this and other types of business scams, visit SCDCA's Spotlight by going to [www.consumer.sc.gov](http://www.consumer.sc.gov) and clicking on Consumer Information, then click on Blog.

1. Federal Trade Commission,. CEO imposter scams: Is the boss for real? 2016. Online.

2. FBI Phoenix,. FBI Warns Of Dramatic Increase In Business E-Mail Scams. 2016. Online.



# BEWARE OF THAT FACEBOOK MESSAGE!

Government grant scams have been around for a while, but scammers are adding a new twist to this old scam - Facebook. SCDCA is urging consumers to educate themselves on this alarming trend.

In 2016, five percent of the 1,644 scams reported to SCDCA were government grant scams. Of that number, 18% were initiated through Facebook and resulted in total losses of \$25,750. Additionally, even though there were far more reports of traditional grant scams initiated through the phone, that category only reported \$5,071 in losses.

Consumers report receiving a Facebook private message from a friend, or a new friend request with a message, outlining how to obtain free grant money from the government. Sometimes the scammers will include a list of other Facebook friends who have received money in attempts to seem legitimate. The website included in the message is phony and often requests personal information along with a payment to cover processing fees.

Consider the following tips to avoid being scammed by a facebook imposter:

- be wary of new friend requests from existing friends;

- “unfriend” anyone sending you suspicious messages immediately;
- report the incident to Facebook; and
- submit a scam report to SCDCA.

Scam reporting is an important step in helping SCDCA empower consumers to recognize and avoid scams. To report a scam or obtain a copy of “Ditch the Pitch: A Guide for Guarding Against Scams,” call 844-835-5322 or visit [www.consumer.sc.gov](http://www.consumer.sc.gov), then click Report a Scam.

## 2016: BY THE NUMBERS

**84** GRANT SCAMS REPORTED

**\$30,821** IN TOTAL LOSSES

**18%** INITIATED THROUGH FACEBOOK

**83.5% (\$25,750)** OF TOTAL LOSSES  
SUSTAINED THROUGH FACEBOOK



## REQUEST A PRESENTATION

Do you need a speaker for your church group, civic organization or club? SCDCA travels all over the state to present to consumers on topics such as identity theft, scams, financial literacy, credit reports and more. And the best part is, it's FREE! Call SCDCA at 800-922-1594 or visit [www.consumer.sc.gov](http://www.consumer.sc.gov) and click on Request a Presentation to bring us to your community.

**In the past ten months we've conducted over 70 presentations to roughly 2,000 consumers.**

## Your Information Destination!



Check out our YouTube channel. [youtube.com/scdcatv](http://youtube.com/scdcatv)



Find the latest scam alerts and news here. [twitter.com/scdca](http://twitter.com/scdca)



Look here for updates & educational materials. [facebook.com/SCDepartmentofConsumerAffairs](http://facebook.com/SCDepartmentofConsumerAffairs)

**[www.consumer.sc.gov](http://www.consumer.sc.gov) • 800-922-1594**

## SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

*Established by the Consumer Protection Code in 1974, the South Carolina Department of Consumer Affairs represents the interests of South Carolina consumers. Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education. The Department strives to be a CREDIT to our State: Competence Respect Equality Dedication Integrity Timeliness. For more information on SCDCA, visit [www.consumer.sc.gov](http://www.consumer.sc.gov).*

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