

COVID-19 SPOTLIGHT: HOW TO SPOT A SCAMMER

The South Carolina Department of Consumer Affairs (SCDCA) is warning consumers and businesses to be on the look out for coronavirus scams. **No two scams are the same** but here are some examples of how fraudsters are trying to separate consumers from their money or personal information during the coronavirus outbreak:

COVID-19 SCAMS



Fake checks from the government. Remember, the government will never ask for you to pay anything in order to get the money. Consumers should beware of someone who promises to get you the money now. Check irs.gov/coronavirus for updates.



Phone calls asking for private information. Never give private information to a cold caller (someone who calls out-of-the-blue). Lookout for callers pretending to be from well-known agencies/organizations. Hang up and call a number you know.



Phishing emails or texts. Don't click on links from sources you don't know. Guard against these scammers by keeping your computer software updated, using security software, changing your passwords at least every three months and using multi-factor authentication.



Fake charities. If you want to make sure a charity is real, visit the FTC's [Donate Wisely](https://www.ftc.gov/consumer/donate-wisely) page or go to the [SC Secretary of State's](https://www.scsos.gov/) website to see if the charity is registered. You can also call 1 (888) 242-7484.



Offers for a "cure" or vaccination. If you see ads for products that claim to cure or treat coronavirus, run the other way! Also, only take medication/supplements at the recommendation and advisement of your doctor.

If it sounds too good to be true...

RED FLAGS OF ANY SCAM:



Asks you to verify personal identifying information.



Asks you to wire transfer money or purchase a prepaid/reloadable debit card or gift cards and give them the number off the card.



Sends you a check, asking you to cash it and wire or send money somewhere.



Poses as a local, state, or federal law enforcement officer. They may also pose as other government officials.



Scares you with threats of arrest or garnishment.



Makes you think their "offer" is time sensitive. **"Act NOW, or you won't get this great deal!"**

THE BOTTOM LINE:



If you are answering a cold call (email, text message, etc.) or any communication that comes out-of-the-blue, never give information to the person and when in doubt, **hang up and follow up!**



For more information on filing a complaint or reporting a scam, visit www.consumer.sc.gov and "How Do I..."

