

SPOTLIGHT: DATING SCAMS



DON'T GET HOOKED BY DATING SCAMS

With the dawn of social networking sites, it's easier than ever to connect with people. The South Carolina Department of Consumer Affairs (SCDCA) urges you to exercise caution when communicating with strangers on the internet.

As the saying goes, 'there are plenty of fish in the sea.' Unfortunately some are sharks, so don't be so quick to believe that an online admirer is the real thing. Here's how the scam works:

1 THE HOOK

Imposters. These people are not who they claim to be. They often steal the real names and photos of U.S. Soldiers and prey upon the sympathies of unsuspecting people. Be wary of anyone claiming to be a person of high status abroad, too. Fraudsters may also use common interests, like religion, to reel you in.

2 THE CATCH

"I really need some money." A scam artist may claim to love you, but if you don't truly know the person, hold onto your cash! Never send your hard earned money to someone you have not met. Be skeptical of persons who ask you to cash a check or money order for them. If you cash a check that is fraudulent, you will be on the hook for the money.

COMMON HOAXES



Scam artists use a wealth of excuses and sob stories to try to get cash from you:

- "I need money for a passport."
- "I need to purchase leave papers"
- "I want to purchase more telephone time."
- "I have been arrested. Please bail me out."

OTHER SIGNS THAT YOU ARE DEALING WITH A SWEETHEART SWINDLER INCLUDE:



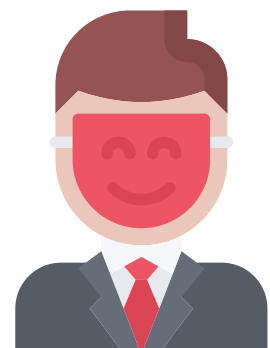
Refuses to talk to you on the phone.



Attempts to lead you out of the dating site and talk via your personal e-mail or instant message service.

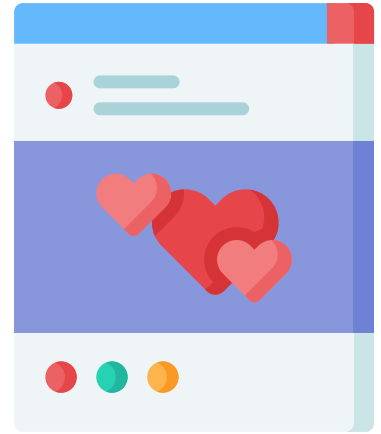


Has poor grammar and/or spelling.



MATCHMAKING SERVICES

Sweetheart swindlers are not the only thing to fear in the world of dating. Many dating services, online or not, require you to enter into a contract. Use the following tips to educate yourself before diving in.



- 1 Take Your Time.** Avoid high pressure sales tactics. If it is a reputable company, the service will be there tomorrow.
- 2 Read the contract.** It may seem obvious, but you must read the entire contract. Verbal contracts are difficult to prove. Make sure you have a written contract, all terms are included and you fully understand them. Ask questions or consult with someone you trust before you sign. Make sure you get a copy of the completed contract.
- 3 No guarantees.** Be suspicious of promises that sound too good to be true. Make sure you understand the services being offered and the time frame in which they will be provided.
- 4 Cancellation policies.** Verify the cancellation policy. What would you need to do to opt out? Are there any fees associated with cancelling?
- 5 "It worked for me!"** Take any "testimonials" with a grain of salt. You don't know if they are true or fake.

For more information on protecting yourself from identity theft, visit www.consumer.sc.gov and click Identity Theft Resources.



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