

New Guide Highlights Three Holiday Scams to Watch Out For

AARP Fraud Watch Network Helps Iowans Spot & Avoid Scams

By Mary Muehl, AARP Iowa Executive Council Member

While the holidays are known as the season of giving, for con artists, it's the season of taking.

To help protect Iowans from holiday scammers, the AARP Fraud Watch Network is cautioning consumers to be on the lookout for the three most common holiday scams: online shopping scams, gift card fraud and fake charities.

Iowans can arm themselves with the tools they need to outsmart con artists before getting scammed with a free, online resource guide found at www.aarp.org/holidayscams. Here are a few of the tips about holiday scams the guide provides:

Protect Yourself from Online Shopping Scams

Scammers mimic or slightly alter a website domain name of a well-known retailer and launch a copycat site in its place, promising great deals on hot ticket items. Your best bet to stay safe: Don't click on a link from an email or social media site unless you are absolutely sure the message is from a legitimate business. And, before making a purchase, do an online search for the "vendor name + scam." For all online shopping, always confirm that the web address for the payment page starts with "https."

Prevent Gift Card Fraud

Gift cards are popular presents, but can be easily compromised by thieves who access card numbers and authorization codes off cards on a store rack. With that information, they can drain the funds on the cards leaving the card recipient with a zero balance. If you buy your gift card off a rack, ask the cashier to activate the card and verify the balance. Be sure to keep your receipt in case there are any issues.

How to Spot Fake Charities

December is a prime month for charitable giving and scammers will take advantage of your generosity, and your hard-earned dollars, by creating a fake charity or by falsely representing a well-known group. Before making any donation, always verify an organization through charitynavigator.org or the Better Business Bureau (bbb.org).

For more information on preventing holiday scams from striking or a number of other scam and fraud topics, the AARP Iowa Fraud Watch Network has more than two dozen Fraud Watch Network volunteer educators available to make presentations in your community. To schedule a free presentation for your community group, learn more about the Fraud Watch Net-

work, or how to become a Fraud Watch Network volunteer, call the Iowa state office at 866-554-5378 toll-free or email ia@aarp.org.

Find additional information, including videos of scam artists revealing their tricks, and sign up to receive alerts about scams in your community at www.aarp.org/fraudwatchnetwork. All Fraud Watch Network services and resources are free and you don't need to be an AARP member to sign up.

Mary Muehl of Cedar Rapids is a member of the statewide AARP Iowa Executive Council. A retired educator with experience as a science teacher and curriculum consultant, Muehl is volunteer director of the AARP Iowa Fraud Watch Network Speaker's Bureau. Speakers are available to speak to groups about how to spot and avoid scams and identity theft. Groups looking for speakers to share tips, tools and resources about how Iowans can protect themselves from scammers should contact the AARP Iowa state office toll-free at 1-866-554-5378, or email ia@aarp.org to request a Fraud Watch Network presentation.



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