



November 2008 Hot Topics

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Start With TrustSM

1 Postcard Scheme - Some local residents are receiving a postcard in the mail that looks like the green card the Postal Service leaves in your mailbox when a package or letter is being held for pick up. This postcard tells receivers to call a toll-free number to claim a parcel that's being held for them. The card also says callers should have their credit card information ready. This is a deceptive marketing gimmick.

2 Star-72 Scam - A local resident received a call from a scam artist who claimed to be a State Trooper, saying a family member had been in an accident. The scam artist told the resident to dial *72 then a phone number to speak to someone concerning the accident. Star-72 is a call forward feature, which scam artists sometimes use to bill 1-900 calls to your telephone. If someone you don't know asks you to dial *72, don't do it!

3 Advance Fee Loan Scams - Consumers across the U.S. and Canada are losing substantial sums of money by responding to TV, newspaper, or Web site advertisements that "guarantee" loans to people with poor credit. They are told they have been approved for a loan (from \$5,000 to \$100,000), and will receive the money once they wire a fee. The consumer never receives the loan, and cannot recover the money.

4 The Palmer Firm - has the BBB's lowest rating. The company offers debt consolidation, but complainants allege the company fails to negotiate debts as agreed. One local customer says she paid the company for months, but none of the money ever went to the creditors she owed. BBB recommends you use extreme caution when hiring debt negotiation companies. For more information, go to www.bbb.org.

5 Charity Scams - Local residents report receiving calls from the "Trooper Association." The callers are asking for donations and bank account numbers. This is just one of many charity scams that will surface as the holidays approach. Don't ever give personal information over the phone to someone you don't know. To check out a charity go to the BBB's Wise Giving Alliance website, www.give.org.

6 Car Warranty Scam - This scam typically starts with the victim receiving a letter, postcard, or prerecorded phone call informing them that their car warranty has expired and they have to purchase a new one. After an aggressive sales pitch, the victim agrees to buy an expensive extended warranty that they don't really need. Before you sign up for a warranty, contact your BBB to check out the company offering the service.

7 Fake Emails/Bank Mergers - Be on the lookout for emails that look like they've come from a financial institution that recently acquired your bank, savings and loan, or mortgage. The message could be from "phishers" who want to steal your personal information, and use it to run up bills or commit crimes.

8 Prepaid Bank Cards - are sure to be a popular gift this holiday season! They're like gift cards, but can be used almost anywhere a major credit card is accepted. When purchasing a prepaid bank card, consumers should pay extra attention to the terms and conditions, which can include substantial fees and limitations.

9 Online Shopping is expected to increase this holiday season. BBB warns scammers will set up shop online, using low prices to entice shoppers, but will not deliver the goods. When shopping online, use trusted websites, beware of phishing, confirm your online purchase is secure, and don't wire money. Pay with a credit card. For more online shopping tips, go to www.bbb.org.

10 Winterize Your Home - Heating costs are going up this winter. Prepare your home now - so you can save some money later. Make sure your furnace filter and heating ducts are clean, clean your ridge vents and gutters to make sure your house can "breathe" correctly, inspect caulking around windows and doors, inspect your chimney, and test fire alarm and carbon monoxide detectors. For more tips, go to www.bbb.org.

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