



Tips from the Howard County Office of Consumer Affairs

Scammers Who Hide In Plain Sight

Do you trust people more if they're like you, or a part of your community? Scammers bet that you do. Every day, they take advantage of the trust you have in people with whom you identify.

It's called "affinity fraud" — when someone in a group uses their membership in that group to scam another member. Affinity fraud is most likely to occur in religious, ethnic, or school groups. Are you willing to hear more about a "deal" if a member of your church asks you to? Or take advice from someone who speaks your same language?

Affinity fraud is especially difficult if the victims don't have the knowledge or language ability to get help. Some tend to avoid reporting fraud to law enforcement or feel pressure to resolve community problems internally.

So, what should you do when someone you know tells you about a "great" deal?

Take your time and check it out. Don't agree to any deal that requires you to act now. No matter who make the offer, do your homework. Look up the company online and search for consumer complaints. Most important, think about whether this deal is good for you. Can you afford the loss if it doesn't work out as promised?

Don't buy the hype. You might hear promises of guaranteed results (profit on your investment, or the promise of legal immigration status, for example). You might also hear you can get the results risk-free. Not so. If anybody tells you either thing, it means you're seeing a scam.

Get it in writing. Don't part with your money, until you have a written agreement and have read all of the terms. If there are terms or promises missing or different from what you were told, insist on a revised agreement before you go forward.

Report it. The Howard County Office of Consumer Affairs (OCA) can help you separate fact from fiction before you spend your money, and in some cases can help you recovery money you've lost. But, OCA can only look into scams it knows about. When you tell us that you suspect a scam, you may be helping to protect others in your community.

**To report scams or get information on this and other consumer issues,
or obtain a copy of this factsheet in an alternative format,
contact the Office of Consumer Affairs at:**

consumer@howardcountymd.gov

410-313-6420 (voice/relay)