

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 often happens to members of 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, and no matter who makes the offer, do your homework. Look up the company online and search for consumer complaints. Think about whether this deal is good for you?

Don't buy the hype. If you are promised guaranteed results (e.g. the promise of legal immigration status) or told that an investment is "risk-free," the deal is probably a scam.

Get it in writing. Don't part with your money, until you have a written agreement, have read all of the terms, and are sure everything you were told is included.

Report it. The Howard County Office of Consumer Affairs (OCA) can help you separate fact from fiction, and in some cases can help you recovery money you've lost. Call OCA at: 410-313-6420 (voice/relay) or e-mail us at: consumer@howardcountymd.gov.