



## **STAYING SAFE ON THE INTERNET**

The internet offers a global marketplace for consumers. However it also a good place for criminals to steal your money or personal information. Protect yourself from being victimized by being aware of the scams, and follow these safety tips. Always know who you're dealing with before doing business on any internet site.

### **MOST COMMON E-MAIL SCAMS**

**Phishing:** Messages that claim to come from financial institutions, government agencies, or other businesses. They direct you to website that appears to be legitimate, or to a phone number appearing to be real. They trick you into giving personal information so they can use to commit crimes in your name.

- ❖ To avoid phishing scams; don't reply to any e-mails, or pop-up messages asking for any personal information. Never e-mail personal information. Forward phishing emails to [spam@use.gov](mailto:spam@use.gov).

**Nigerian Scam:** These scammers claim to be officials, or family members from Nigeria or other countries who need your help to transfer funds out of the country by placing money into your bank account for safe keeping. They will offer to pay you for your assistance. You will be asked to send never-ending payments to cover transfer costs, legal expenses or other fees. The purpose of this scam is to get money out of your bank account, not put money into it!

- ❖ To Avoid these scams, DO NOT respond, do not give your bank account number or any other personal information. Forward these e-mails to [spam@uce.gov](mailto:spam@uce.gov).

**Lottery Scam:** Typically you are notified that you have won a lottery, yet have to pay transfer fees, taxes or provide proof of your identity and /or details of your bank accounts or credit cards in order to receive the "winnings". The names of these organizations change all the time, (they just make up a new name when one is exposed as a fraud), although many of the notifications use similar wording.

- ❖ **Do Not** respond to these e-mails! There is no lottery, and you did not win anything!

## ONLINE AUCTIONS

When using auction sites, remember “Buyer Beware” there is not much recourse if you don’t get what you purchased.

- ❖ Know exactly what you’re bidding on, read the fine print
- ❖ Read the terms of the agreement
- ❖ Consider using an escrow service
- ❖ Pay with a credit card if possible, never send cash or money orders

## SHOPPING ONLINE

- ❖ Deal only with reputable sites
- ❖ Know exactly what you’re buying
- ❖ Be sure to know the shipping and handling costs
- ❖ Pay **only** with a credit card
- ❖ Check out the return and exchange policies

## COMPUTER SECURITY

- ❖ Be sure to use security software that updates automatically
- ❖ Protect you personal information
- ❖ Keep your passwords safe
- ❖ Back up important files

**To obtain this factsheet in an alternative format, please contact the Office of Consumer Affairs at 410-313-6420(voice/relay) or email us at [consumer@howardcountymd.gov](mailto:consumer@howardcountymd.gov).**

