



# Consumer Affairs Tabloid



## Keeping you in the “KNOW”

287- CITY

Army Community Service Financial Readiness Branch

August 2010

**Excerpt from the Texas Attorney General**  
[www.oag.state.tx.us/alerts/alerts\\_view\\_alpha.php?id=212&type=2](http://www.oag.state.tx.us/alerts/alerts_view_alpha.php?id=212&type=2)

### Attorney General Abbott Warns Of Grandparent Scam

Usually, the ruse includes a caller who says something like “Hi, grandma,” or “Hey, it’s your favorite grandson.” The caller’s goal is to learn the name of a recipient’s actual grandchild. Sometimes the caller may even have learned the name of the grandchildren in advance – and claim to be a grandchild on the call.

The caller typically tells the victim that he or she has been in an accident, was arrested, is stranded or in similar trouble and needs money immediately. Most often, the caller claims to be traveling in Canada. The “grandchild” also insists that the victim not tell anyone else – which increases the odds that the fraud will be successful. If all goes according to the con artist’s plan, the victim will wire money to the “grandchild.” By the time the elderly call recipient realizes what happened, the money is long gone and most likely not recoverable.

#### Watch out for these red flags:

- Callers requesting money
- Callers claiming to be in Canada or other foreign location
- Urgent callers pressuring quick action
- Callers requesting that money to be sent by wire transfer (because those funds are hard to track and almost impossible to recover)
- Vague or elusive callers who get personal details wrong



Texans who believe they have been the target of a scam should contact the Office of the Attorney General at (800) 252-8011 or online at [www.texasattorneygeneral.gov](http://www.texasattorneygeneral.gov).

**Excerpt from the Federal Trade Commission**  
[www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt151.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt151.shtm)

### The Secrets of Mystery Shopping... Revealed

Do you love to shop? If so, you may be tempted by unsolicited emails or newspaper ads that claim you can earn a living as a secret or mystery shopper by dining at elegant restaurants, shopping at pricey stores, or checking into luxurious hotels. But, according to the Federal Trade Commission (FTC), the nation’s consumer protection agency, marketers who promise lucrative jobs as mystery shoppers often do not deliver bona fide opportunities.

The FTC says consumers should be skeptical of mystery shopping promoters who:

Advertise for mystery shoppers in a newspaper’s ‘help wanted’ section or by email. While it may appear as if these companies are hiring mystery shoppers, it’s much more likely that they’re pitching unnecessary — and possibly bogus — mystery shopping “services.”

- Require that you pay for “certification”
- Guarantee a job as a mystery shopper
- Charge a fee for access to mystery shopping opportunities
- Ask you to deposit a check and wire some or all of the money to someone



If you think you have encountered a mystery shopping scam, file a complaint with your local consumer protection agency, the Better Business Bureau, your state Attorney General, or the FTC.

## Excerpt from the Better Business Bureau

[www.bbb.org/us/article/bbb-warns-car-shoppers-about-online-dealer-scam-20672](http://www.bbb.org/us/article/bbb-warns-car-shoppers-about-online-dealer-scam-20672)

### BBB Warns Car Shoppers About Online Dealer Scam

The Better Business Bureau is warning car shoppers to beware of websites offering too-good-to-be-true deals on repossessed cars. The BBB has heard from people across the country who thought they were buying from a reputable dealer online but were actually sending money to scammers posing as legitimate, already-established community dealerships.

The BBB recommends that car shoppers look for the following red flags when shopping for a car online:

- The prices are too good to be true
- The dealer only communicates through chat or e-mail—never by phone
- The dealer only accepts payment by money wire transfer



If you have been the victim of a fraudulent online auto dealer, notify your BBB at [www.bbb.org](http://www.bbb.org) and the Internet Crime Complaint Center (IC3) at [www.ic3.gov](http://www.ic3.gov) to file a complaint.

## Excerpt from the Federal Bureau of Investigation

[www.fbi.gov/cyberinvest/escams.htm](http://www.fbi.gov/cyberinvest/escams.htm)

### Fake Military Twist On Vehicle Sale Scams

03/05/09—The FBI continues to receive reports of individuals victimized while attempting to purchase vehicles via the Internet. Victims find attractively priced vehicles advertised at different Internet classified ad sites. Most of the scams include some type of third-party vehicle protection program to ensure a safe transaction. After receiving convincing e-mails from the phony vehicle protection program, the victims are directed to send either the full payment, or a percentage of the payment, to the third-party agent via a wire payment service. No vehicles are delivered to the victims.

In a new twist, scammers are posing as members of the United States military. The fictitious military personnel in the scam have either been sent to a foreign country to improve military relations, or they need to sell a vehicle quickly and cheaply because of their upcoming deployment to either Iraq or Afghanistan.

If you have fallen victim to this type of scam, please notify the Internet Crime Complaint Center (IC3) by filing a complaint at [www.ic3.gov](http://www.ic3.gov).



### From the files of Fort Hood Consumer Affairs Office

Tips to remember: Don't wire transfer money unless you know the individual. Wait until the check or postal money order clears before releasing funds. Just because the bank gave you the money doesn't mean the check cleared. You didn't win a lotto or sweepstakes that you didn't enter. If it sounds too good to be true – it probably is.

Previous issues of the Consumer Affairs Tabloid are available on the Financial Readiness section of the ACS website at [www.hoodmwr.com/acs](http://www.hoodmwr.com/acs).

Have questions? Contact: [melody.squires@us.army.mil](mailto:melody.squires@us.army.mil) 287-CITY (2489)