



Consumer Affairs Tabloid



Keeping you in the "KNOW"

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Army Community Service Financial Readiness Branch

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Social Networking Scams

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Most of you reading this article may already be using one or more of the following social networking sites: Facebook, MySpace, Flickr, and LinkedIn. How many of you are actively watching for and/or protecting yourself from the many possible scams that are running rampant on these rapidly growing communities?

Some of the most common scams on these sites are: Downloading malware, false identity, identity theft, profile page hacks, and sending and receiving spam.

Ways to protect yourself from Social Networking Scams:

- Use a modern browser and be sure your security package is up to date.
- Do not give out too much information to potential ID thieves: age/birthdate, your location, birthplace, phone number, email address, photo, job and family details.
- Have a strong password and change it frequently.
- Control who sees your information by keeping privacy choices up to date.
- Be wary of "harmless" quizzes and applications.

Above all, always use common sense and a healthy skepticism when posting or responding to things on social networking sites! Blindly trusting can lead to serious problems.



Excerpt from National Consumer Protection Week

www.ncpw.gov

You have reached your destination for consumer protection information! For the 13th year, government and non-profit entities have joined together to bring you timely information that will help you protect your privacy, manage your money, learn more about credit and debt, decipher advertising messages, and steer clear of fraud and scams.

Take advantage of the great information this site has to offer – and pass the word along to family, friends and others in your community!

NCPW.gov offers consumers a wealth of tips and information from federal and state government and non-profit partner organizations. Consumers can browse the selection of free materials to learn how to protect their privacy, stay safe online, manage their money, avoid identity theft, understand mortgages and steer clear of frauds and scams. You can download and print the materials and share them with friends and neighbors. Follow the [NCPW blog](#) for discussions of the emerging issues.



Excerpt from the Better Business Bureau (BBB)
www.bbb.org/us/article/bbbs-top-five-tips-to-become-a-savvy-consumer-25149

BBB's Top Five Tips to Become a Savvy Consumer

National Consumer Protection Week, March 6-12, is an annual effort led by the US Federal Trade Commission to educate the public on how to use their money wisely. As a part of National Consumer Protection Week, BBB recommends five easy steps you can take to become a smart shopper and savvy consumer.

“In a tough economy, it’s more important than ever to protect the money you have from scammers and bad businesses,” said Stephen A. Cox, President and CEO of the Council of Better Business Bureaus. “A few simple steps will go a long way to fighting off the common cons and rip-offs that steals millions from unsuspecting consumers every year.”

BBB recommends the five following tips to protect your wallet against scammers and unscrupulous businesses:

- **Get everything in writing and always read the fine print.**
- **Protect your identity—and your pocketbook.**
- **Never wire money to someone you do not know.**
- **Know where to complain.**
- **Always check businesses out with BBB.**

If you have been ripped off by a business, there are a number of organizations and government agencies that want to hear about it. You can file a complaint with:

- Your Better Business Bureau at www.bbb.org/us/file-complaint,
- Federal Trade Commission at www.ftc.gov, and
- Your state Attorney General or consumer protection bureau.

If you have been ripped off by a scam online—such as a phishing e-mail or deceptive website—you can also file a complaint with the Internet Crime Complaint Center at www.IC3.gov.

Always check businesses out with BBB.

Nearly 400,000 businesses bear the BBB seal of accreditation and meet our standards; you can find the seal on websites and at business locations. However, BBB doesn’t just report on accredited businesses. You can check out BBB Business Reviews for nearly 4 million businesses across North America for free by visiting www.bbb.org/us/Find-Business-Reviews/.

For more advice on managing your money and avoiding scams, visit www.bbb.org/us/Consumer-Tips/.

From the files of Fort Hood Consumer Affairs Office



The key to saving consumers money, time, and grief is education and advice. The ability to solve problems and resolve complaints is limited by bad consumer decisions and legally enforceable contracts

Did you know that the Financial Readiness Branch, Consumer Affairs Office’s main mission is to offer pre-purchase advice and to provide consumer education?

You can request brochures and online resources which cover a variety of subjects including auto repair, home improvement, and telemarketing scams. The Financial Readiness Branch offers classes for the community, units, and family readiness groups. Topics include car buying, identity theft, and a consumer affairs overview on scams, schemes, and consumer myths.

Previous issues of the Consumer Affairs Tabloid are available on the Army Community Service (ACS) Financial Readiness section of the website at www.hoodmwr.com/acs.

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