

12 Sneaky Holiday Scams



Here are the 12 Sneaky Holiday Scams you need to watch out for:

1. Misleading social media ads: As you scroll through your social media feed, you often see products advertised. Always research before you buy. [BBB Scam Tracker](#) receives daily reports of people paying for items that they never receive, getting charged monthly for a free trial they never signed up for, or receiving an item that is counterfeit or much different from the one advertised. Before ordering, check out the business profile on [BBB.org](#) and read the reviews.

2. Social media gift exchanges: Each holiday season this scheme pops back up, and this year is no different. The older version was called "Secret Sister." A newer version of this scam revolves around exchanging bottles of wine; another suggests purchasing \$10 gifts online. Another twist asks you to submit your email to a list where participants get to pick a name and send money to strangers to "pay it forward." There is even a twist about "Secret Santa Dog" where you buy a \$10 gift for your "secret dog." In all these versions, participants unwittingly share their personal information, along with those of their family members and friends, and are further tricked into buying and shipping gifts or money to unknown individuals. And it is an illegal pyramid scheme.

3. Holiday apps: Apple's App Store and Google Play list dozens of holiday-themed apps where children can video chat live with Santa, light the menorah, watch Santa feed live reindeer, track his sleigh on Christmas Eve, or relay their holiday wish lists. Review privacy policies to see what information will be collected. Be wary of free apps, as they can sometimes contain more advertising than apps that require a nominal fee. Free apps can also contain malware. Be sure to read reviews as well.

4. Fake texts that say you have been hacked: The BBB receives tons of reports about fake texts and emails, many of them claiming your Amazon, Paypal, Netflix or credit union account has been compromised. Victims are told there has been suspicious activity on one of their accounts, and it further urges them to take immediate action to prevent the account from being compromised. Be extra cautious about unsolicited calls, emails, and texts; contact the business directly and do not click on any links.

5. Free gift cards: Nothing brings good cheer like the word "FREE." Scammers have been known to take advantage of this weakness by sending bulk phishing emails requesting personal information to receive free gift cards. In some of these emails, scammers impersonate legitimate companies and promise gift cards to reward their loyal customers. They may also use pop-up ads or send text messages with links saying you were randomly selected as the winner of a prize. If you have received an unsolicited email with gift card offers, do not open it. Instead, mark it as spam or junk. However, if you opened the email, do not click on any links.

6. Temporary holiday jobs: Retailers typically hire seasonal workers to help meet the demands of holiday shoppers. Shippers and delivery services are top holiday employers this year because of the increase in online orders and the need to get most of these packages delivered before Christmas. These jobs are a great way to make extra money, sometimes with the possibility of turning it into a long-term employment opportunity. However, job seekers need to be wary of employment scams aimed at stealing money and personal information from job applicants. Keep an eye out for

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opportunities that seem too good to be true.

7. Lookalike websites: The holiday season brings endless emails offering deals, sales, and bargains. Be wary of emails with links enclosed. Some may lead to lookalike websites created by scammers to trick people into downloading malware, making dead-end purchases, and sharing confidential information. If you are uncertain about the email, do not click any of the links. Instead, hover over them to see where they reroute. Go directly to the official website; you can check their listing on [BBB.org/search](https://www.bbb.org/search) to verify you have the right one.

8. Fake charities: The last few weeks of the year are a busy time for charitable donations. Donors are advised to look out for fraudulent charities and scammers pretending to be individuals in need. Avoid impromptu donation decisions to unfamiliar organizations. Responsible organizations will welcome a gift tomorrow as much as they do today. Verify a charity at BBB's [Give.org](https://www.bbb.org/give). Where possible, donate to the charity through their website and use a credit card.

10. Advent calendars: This year, there seem to be more advent calendars for sale than ever; CNN has a [list of over 60 calendars](#), and many are in hot demand. In past years, BBB received reports to Scam Tracker about [advent calendar ads on social media not delivering as promised](#). Some were not received, and others received inferior products or incomplete orders. Consumers should research before they buy, read reviews and [look up the company on BBB.org](#) before purchasing. BBB also has a shopper's guide to help you purchase that niche advent calendar.

11. Top holiday wish list items: Low-priced luxury goods, jewelry, designer clothing, and electronics are always cheap counterfeits and knockoffs. The same applies to popular toys. This year, Barbie and Ken, Bitzee, and Paw Patrol headphones are some of the items in high demand. Be extremely cautious when considering purchasing popular toys from resellers on Facebook Marketplace and other platforms.

12. Puppy scams: Many families may be considering adding a furry friend to their household this year. However, be on the lookout for scams. Many would-be pet owners turn to the internet to find their future cat or dog, but experts say a shocking 80% of sponsored pet advertisements may be fake. Be sure to see the pet in person before making a purchase.

Remember, UBI Federal Credit Union is local and here for you! Please let us know what we can do to help with your banking and financial needs! 860-747-4152 or find us at www.UBIFCU.com

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