

DIGITAL CITIZENS ALLIANCE REPORT

THE SCARIEST SCAMS ON THE INTERNET

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LOAN MODIFICATION FRAUD

WHY IS IT SO SCARY?

You could lose your house

WHAT IS IT?

Your mortgage is more than you can afford, you are behind on your payments and already scared. A mortgage specialist emails you out of the blue promising to restructure your mortgage so you pay less. He may even claim to be from the government, but he is a monster in disguise waiting to turn your home into a haunted house and force you out. Some of these scams involve you signing over your house to the scammer making you their tenant. Then they immediately raise your rent or evict you. Other versions just take fees to fix your mortgage and then do nothing, leaving you in a deeper pit of despair.

WHAT CAN YOU DO?

The U.S. Department of Housing and Urban Development (HUD)¹ has programs for identifying and reporting scams at <http://www.preventloanscams.org>. Before signing any document or agreeing to anything check with HUD to make sure the program is legitimate. Better yet, speak directly to HUD or your mortgage bank about options. They want you to keep your house and continue to pay your mortgage and will be more helpful than a mysterious stranger offering to rescue you.

¹ http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/prevent_loan_scams

PHISHING

WHY IS IT SO SCARY?

You could lose your savings

WHAT IS IT?

Like a vampire, these emails pound your inbox claiming to be from your bank wanting to suck you dry. These vampires need an invitation to enter your house. By clicking on fake links and entering your account password you are opening the door to this monster. Once inside they can pilfer your savings or pass other illicit transactions through your account.

WHAT CAN YOU DO?

Use common sense and suspect any email from a bank or credit card as possibly being fake. Many phishing attempts appear to come from institutions you have no relationship with – this is clearly a red flag. Verify any email directly with your bank by going to the website you usually use to conduct your business and never use any of the information or links in the suspect email. Log-in to your account with your familiar process and not through an email. There are a number of organizations that professionally hunt phishing vampires like the Anti-Phishing Working Group (APWG) (<http://apwg.org/report-phishing>). Send them your suspect email and let them deal with it. While at apwg.org read up on additional tips for avoiding scams.





MALWARE DOWNLOADS

WHY IS IT SO SCARY?

You can lose your data and your identity

WHAT IS IT?

This is a ghost in the machine that haunts you in so many ways. By visiting rogue websites or downloading media from a questionable source your computer becomes the home of an evil spirit which is nearly impossible to exorcise. Once inside, the malicious computer phantom can steal your personal information, launch additional attacks using your Internet connection, and lock your computer with ransomware or scareware (fake anti-virus software). Consider how much of your personal life is on your home computer: family photos, documents, household expenses – all of which is now owned by the ghost.

WHAT CAN YOU DO?

Prevent the ghost from getting in by using several layers of virus protection. The first is within your browser, using safe settings and search engines with attack site protection like AVG Search², McAfee SiteAdvisor³, WOT⁴, or Bing Safe Search⁵ (not intended to be an endorsement of any or all of these products – do your own research to determine what's right for you). Anti-virus on your computer itself is important, but it is even more important to keep it up to date by running regular database refreshes. The same goes for unsolicited email. Finally, if you do get the ghost, then contact professionals to remove the ghost – disconnect the machine from your Internet and bring it to their shop.

² <http://www.avg.com/us-en/secure-search>

⁴ <http://www.mywot.com/en/download>

³ <http://www.siteadvisor.com/>

⁵ <http://www.bing.com/preferences.aspx>



FAKE PRESCRIPTIONS

WHY IS IT SO SCARY?

It could make you sick or kill you

WHAT IS IT?

These mad scientists are mixing up pills that merely look like medicine when all they want is your money. Consumers often identify fake pharmacy with lifestyle drugs (like Viagra) or painkillers (like Oxycontin) but the real money is in ordinary prescriptions for the greater public like heart medication, diabetes drugs and cancer medication. If you are looking to save a few dollars, not only are you risking your health but will end up spending more money when the drugs never arrive or when you discover they shipped the wrong medication or dosage.

WHAT CAN YOU DO?

Never buy prescriptions from unsolicited emails or based on search engine results. Talk to your doctor and pharmacist about available options for saving money on medicine (there are many). Verify any pharmacy website with services like the National Association of Boards of Pharmacy (NABP) at <http://vipps.nabp.net>.

ONLINE DATING

WHY IS IT DANGEROUS?

You might be attacked or robbed

WHAT IS IT?

Various creepy predators use promises of love and affection to find and exploit victims. Some are sexual predators, others are petty thieves. Still many more are running complex scams which involve “money mules” or package forwarding scams. These scammers will lure people with romance and then ask them to accept and reship mysterious packages or loan money.

WHAT CAN BE DONE?

Many people today safely meet online to start successful relationships. Use common sense in protecting your safety and privacy. US News and World Report provided a few simple tips in a story earlier this year (<http://health.usnews.com/health-news/health-wellness/articles/2013/02/13/tips-for-safe-and-healthy-online-dating>). Anyone considering this should research online dating independently. It is a highly personal issue and each individual should make their own conclusions about the best service and strategies.



Find Love!



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alliance 

www.digitalcitizensalliance.org