



## Shoppers Beware!

Scammers are out in full force during the holiday season. But if you can spot a scam, you can stop the scam. Be on the lookout for these 5 holiday scams from AARP:

**1. Online shopping scams.** Bogus websites and social media campaigns that impersonate major brands. These fake posts and ads entice you to spend money for products you'll never receive. Don't buy from social media without doing your research. Be careful when you see an item offered at below market price. If you do click on an ad, make sure it directs you to the page you want to be on.

**2. Gift card scams.** "Gift card draining is still very popular," says Nofziger. This is when criminals steal gift cards in bulk off the racks, collect the information off the card and return it to the in-store rack for unsuspecting buyers. "Once you load money on there, the criminal will drain the money off, even sometimes before you leave the store." It's safest to buy cards that are kept behind the counter, or directly from the retailer's site.

**3. Charity scams.** Fake charities exploit Americans' goodwill during giving season via fake websites and pushy telemarketers. Use Charity Navigator or Give.org to research charities before donating. Be especially wary of charities you've never heard of and do your own independent research.

**4. Delivery scams.** As holiday packages crisscross the country, scammers send out phishing emails and texts disguised as UPS, FedEx, U.S. Postal Service notifications about incoming or missed deliveries. Links lead to phony sign-in pages asking for personal information, or to sites that may be infested with malware.

**5. Card declined scams.** This is a new scam criminals have cooked up, according to Melanie McGovern, spokesperson for the Better Business Bureau (BBB). You pay for a purchase online and get a message telling you your card has been declined. "The transaction did go through, but

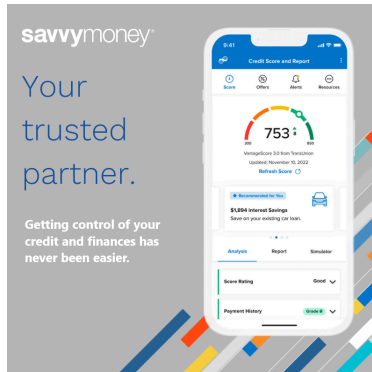


they're trying to get more information out of you," says McGovern. Entering another card into the system means that you'll be charged on both cards.

### How to report scams

If you've lost money or you have information about the scammer, report it to the FBI's Internet Crime Complaint Center, and your state attorney general. Not every complaint leads to enforcement action, but the information can help officials to spot trends and sometimes identify the criminals.

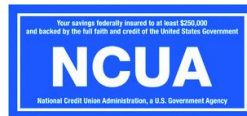
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