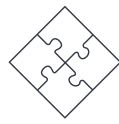


# Top Riskiest Scams Reported By Consumers



PSE WEALTH MANAGEMENT

## ONLINE PURCHASE

Scammers offer attractive online deals, but once the payment is made, no product or service is delivered. In some cases, fraudsters send low-quality or counterfeit products.

## EMPLOYMENT

Job applicants are led to believe they are applying for or have just been hired for a promising new job when instead they have given personal information via a fake application or money to scammers for “training” or “equipment.” In another variation, a person may be “overpaid” with a fake check and asked to wire back the difference.

## HOME IMPROVEMENT

Door-to-door solicitors offer quick, low-cost repairs and then either take payment without returning, do shoddy work, or “find” issues that dramatically raise the price. These types of schemes often occur after a natural disaster.

## VOICE SCAMS

AI voice phone scams are on the rise. Scammers can use AI through voice cloning to imitate your family members. Be sure to call your family member directly or ask them for a code word only they would know to verify identities. If the caller says to wire money, send cryptocurrency, or buy gift cards for them, these could be signs of a scam.

## CRYPTOCURRENCY

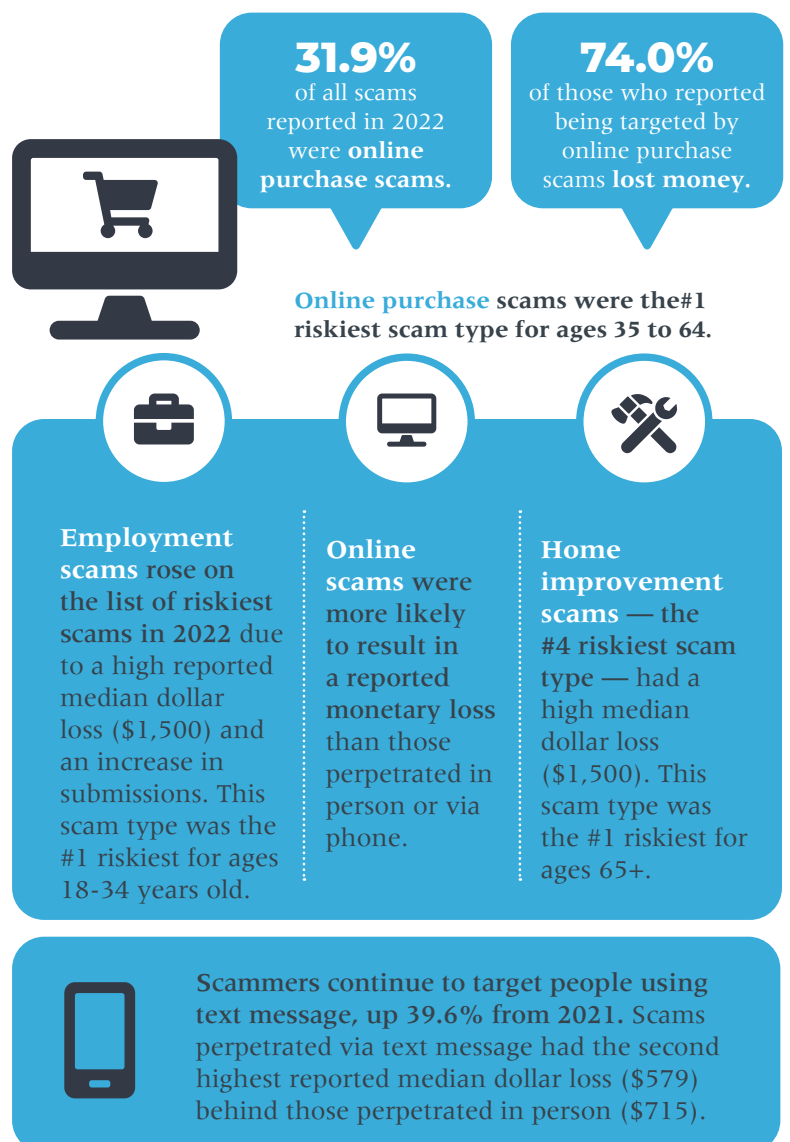
Investors are scammed into paying money or trading their own digital assets, known as cryptocurrencies, even though the scammer has no intention of building a company. These scams also involve scenarios in which investors store their cryptocurrencies with fraudulent exchanges.

## ROMANCE SCAMS

Many scammers use online dating sites or apps to trick people into sending money. Scammers create fake profiles to strike up a relationship, sometimes chatting or talking several times a day, then make up stories to ask for money.

## ADVANCE FEE LOAN

A loan is guaranteed but once the victim pays up-front charges such as taxes or a “processing fee,” the loan never materializes.



# 10 TIPS FOR AVOIDING A SCAM

**1** Never send money to someone you have never met face-to-face.



**2** Don't click on links or open attachments in unsolicited email or text messages.

**3** Don't believe everything you see or read. Scammers are great at mimicking official seals, fonts, and other details. Just because a website or email looks official does not mean it is. Even Caller ID can be faked.

**4** Take precautions when making online purchases.

**Don't shop on price alone.** Scammers offer hard-to-find products at great prices.

**Don't buy online unless the transaction is secure.** Make sure the website has "https" in the URL (the extra "s" is for "secure") and a small lock icon on the address bar. Even then, the site could be shady. Research the company first at BBB.org.

**Avoid making quick purchases while browsing social media.** Scammers advertise websites that offer great deals, but either don't deliver the product at all or deliver counterfeit products.

**Do more research** on those products you found via online search.

**5** Be extremely cautious when dealing with anyone you've met online.



**6** Never share personally identifiable information with someone who has contacted you unsolicited.

**7** Don't be pressured to act immediately.



**8** Use secure, traceable transactions when making payments for goods, services, taxes, and debts. (Gift cards can't be traced!)

**9** Whenever possible, work with businesses that have proper identification, licensing, and insurance.

**10** Be cautious about what you share on social media.



Learn more at [BBB.org/AvoidScams](https://www.bbb.org/AvoidScams)

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