

CAMPUS USA CREDIT UNION PRESENTS:

# Trending SCAMS



Learn more about the trending scams  
and how to protect yourself from fraud



# Seminar Objectives



## Trending Scams

- Romance/Friendship Scams
- Job Scams
- Rental Scams
- Fake Charity Scams



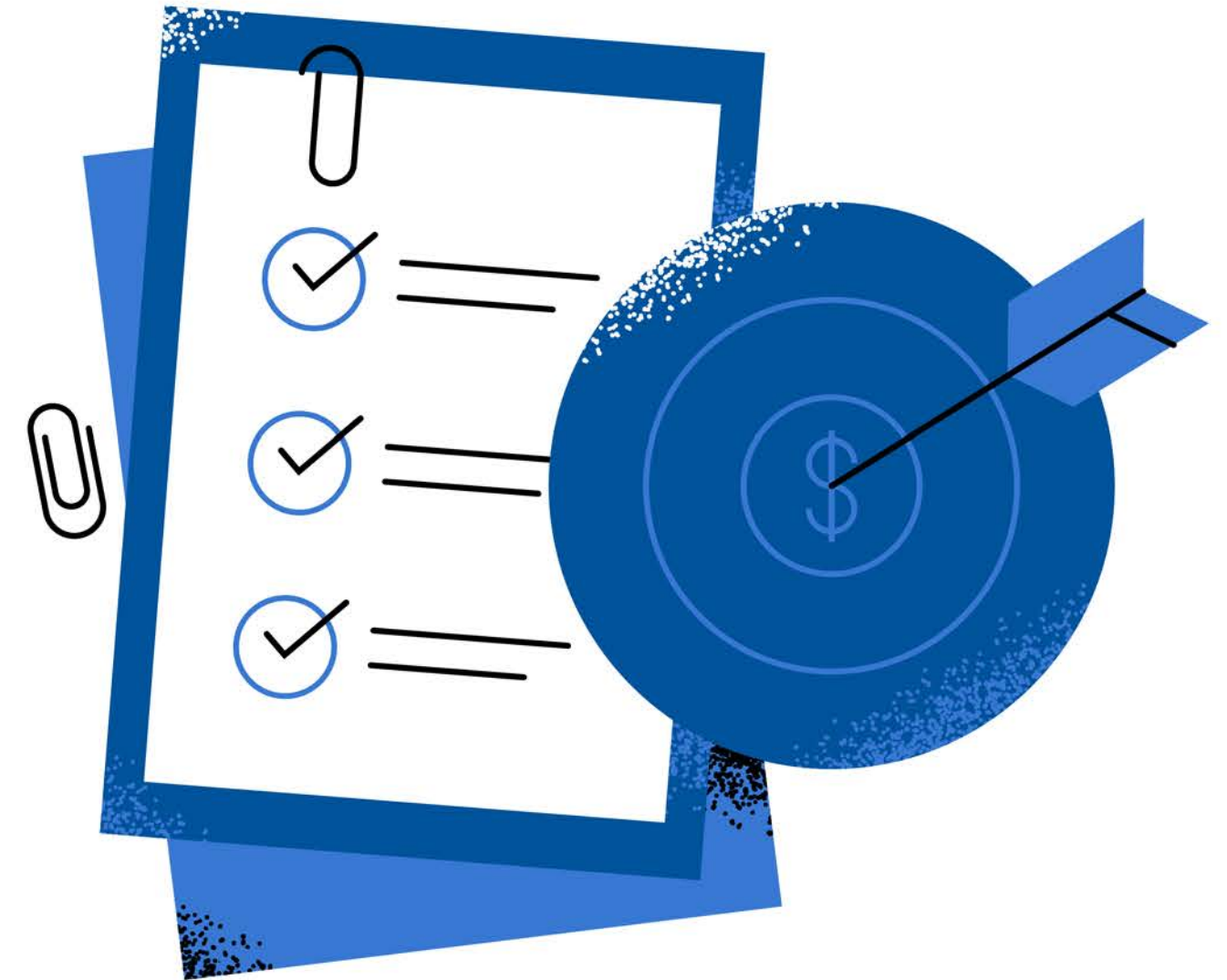
## How do they do it?

- Online
- Requested Payment Methods
- Common Red Flags



## What you can do

- How to Avoid Being Scammed
- Tips to Protect Yourself
- Who to Report it to



# **ROMANCE AND FRIENDSHIP SCAMS DEFINED**



- **A criminal uses a fake online identity to gain affection and trust.**
- **They might even pretend to be a famous person, urging secrecy.**
- **Often found on dating and social media sites.**
- **They might propose marriage, plan meetings, but eventually ask for money.**

# Red Flags



**Celebrity or Influencer**



**Keep it a “secret”**



**Needing bank account information to “deposit money”**



**Asking for money**



**Cryptocurrency Investments**

# TIPS TO AVOID BEING SCAMMED

**Limit personal details on public forums**

**Research their photo and profile online**

**Reverse Google Search for their photos**

**Ask a lot of questions**

**Beware of quick moves to private communication**

**Avoid sharing inappropriate photos or financial info**

**Be skeptical if they avoid meeting in person**

**NEVER send money to online-only contacts**

# WHAT TO DO IF YOU'RE SCAMMED

- 1 STOP COMMUNICATING  
AND BLOCK THEM**
- 2 BE CAUTIOUS WITH NEW  
ONLINE CONTACTS**
- 3 UPDATE BANKING DETAILS  
AND PASSWORDS**
- 4 ADD EXTRA VERIFICATION  
TO YOUR ONLINE BANKING**
- 5 MAKE SOCIAL MEDIA  
PRIVATE**

A close-up photograph of a person's hands typing on a laptop keyboard. The laptop screen displays a job search interface with the text 'FIND JOBS' in large, bold, black letters. Below this text are two input fields labeled 'Job title' and 'Location', and a blue button with the text 'SEARCH JOBS'. The background is slightly blurred, showing the person's torso and arms.

**FIND JOBS**

# **JOB SCAMS DEFINED**

- **Scammers advertise like honest employers**
- **Often found online: ads, job sites, social media.**

# Red Flags



**Too Good to Be True**



**Vague Job Descriptions**



**Unprofessional Communication**



**High-Pressure Tactics**



**Unusual Interview Process**



**Payment Required**



**Request for Banking Information**





# TIPS TO AVOID BEING SCAMMED

Research the company/person + "scam" or "complaint"

NEVER pay for the promise of a job

Check if the email address matches the company's website

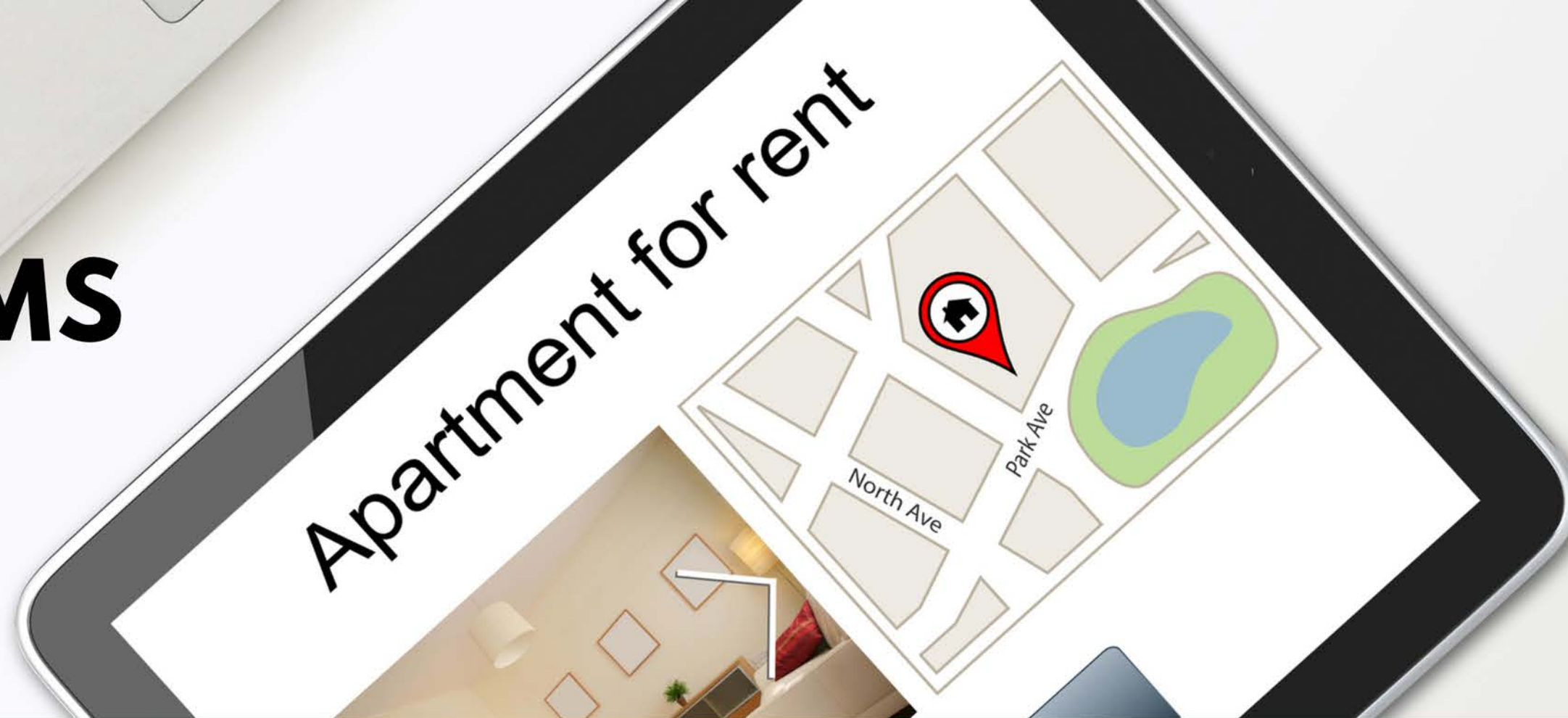
Verify job openings via official websites

Beware of "cleared" check scams

# WHAT TO DO IF YOU'RE SCAMMED

- 1 STOP COMMUNICATING  
AND BLOCK THEM**
- 2 BE CAUTIOUS WITH NEW  
ONLINE CONTACTS**
- 3 NOTIFY YOUR FINANCIAL  
INSTITUTION**
- 4 FILE A POLICE REPORT**
- 5 FREEZE YOUR CREDIT OR  
PLACE A FRAUD ALERT**

# RENTAL SCAMS DEFINED



- A scammer tries to rent out a property they don't own
- Have rented the same place to multiple victims
- Take fees for apartments they can't rent
- Lure victims in with competitive prices, compelling backstories, or pressure sales tactics

# Red Flags



**Too good to be true**



**Pressure to pay immediately**



**Cash or wire transfers only**



**Vague answers**



**No showings**



**Generic photos**



**No screening process**



# TIPS TO AVOID BEING SCAMMED

**Research the property online and view multiple sites**

**Meet the landlord in person**

**Verify ownership via public tax records**

**Avoid upfront payments**

**Read the lease carefully and understand it completely**

**Use secure payment methods**

**Ask for references**

**NEVER send money to online-only contacts**



**CHARITY**

## **FAKE CHARITY SCAMS DEFINED**

- **Fraudsters posing as legitimate charitable organizations**
- **Solicit donations from unsuspecting individuals**
- **Often during natural disasters, global crises, or other high-profile events**
- **Diverting funds away from genuine causes and into their own pockets.**

# **Red Flags**



**High Pressure Tactics**



**Vague Explanations**



**Copycat Names**



**Unusual Payment Methods**



**Lack of Transparency**



**Cold Calls and Spam Emails**



**Thank-You for Donations You Didn't Make**



# TIPS TO AVOID BEING SCAMMED

Research the charity online using reputable sources

Ask questions about their mission and programs

Avoid giving cash, use a credit card or check

Don't play into the emotions

Double-check URLs

Never provide personal or financial information unless you trust them

Be skeptical of unsolicited emails





# How much have consumers lost?

FTC reported  
**\$10 billion** in losses in  
**2023**

an increase of \$1 billion over 2022

**1 in 5 people**  
reported a loss due  
to imposter scams

**\$1.8 billion** lost from  
bank transfer or  
payments scams

The average loss  
reported from  
imposter scams is  
**\$7,000 per person.**

**41% of adults age 20-29**  
who have reported  
fraud, end up losing  
money in a fraud case,  
compared to only 18%  
seniors

Highest source of losses  
are from scammers using  
**social media** - reported  
**\$1.4 billion** in losses

# Protect Yourself

Always be diligent



Use a reputable  
Antivirus Software



Don't let curiosity get  
the best of you



Hover over the URL  
before clicking



Set up two-factor (or multi-  
factor) authentication on  
your accounts



Turn on spam filters



Keep your security  
software, browser and  
operating system up to  
date

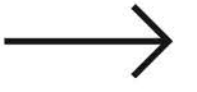


Use your browser's  
pop-up blocker



Look up the company's  
phone number and call  
directly

# Other Resources



**Internet Crime  
Complaint Center**

[www.ic3.gov](http://www.ic3.gov)



**Federal Trade  
Commission**

[www.consumer.ftc.gov](http://www.consumer.ftc.gov)

# Thank you for joining us!

**Questions or  
comments?**

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