

The Scam is in the E-Mail



Now that we find ourselves in an Internet-driven world, we are constantly flooded with e-mails. While e-mail makes it easy to conduct personal and corporate business, it also makes us easy prey for e-mail scammers.

For example, suppose you receive an e-mail from your bank or your credit card company saying that your bank card or credit card has been used to purchase some merchandise and the company wants to make sure you actually ordered the merchandise. The e-mail may ask you to enter personal information such as your name, address, social security number, checking or credit card account number so they can verify this information against the information they have on file. When you click "Send," you've just played into the hands of a scam artist who will use your personal information to steal your identity.

Remember, a bank or credit card company will never ask for your account information through an e-mail. As with traditional mail or telephone solicitations, do not give out your credit card information unless you initiate the transaction or unless you are sure the website is a secure website.

Here are some of the top e-mail scams as identified by the Federal Trade Commission. Also listed is some advice from your local community banker on how to handle these scams.

Cable D-Scrambler Kit

"Purchase this kit and you can receive cable television transmission without paying any subscription fee." Aside from being illegal to steal service from a cable company, you will probably find that after you assemble the kit, it doesn't work.

Advice: Click Delete.

Business Opportunity

"Work from home. No selling. No meetings. Let someone else do all of the work while you sit back and earn up to \$1,000 per day." The e-mail will give you a number to call. You'll probably reach a voice mail instructing you to leave your name and phone number and then someone will call you back with the sales pitch. This is probably an illegal pyramid scheme.

Advice: Click Delete.

Chain Letter

The e-mail asks you to send \$5-\$10 to four or five names on a list. Replace one of the names with your own and forward the revised bulk e-mail. If you fall for this scam, you may as well throw \$5 or \$10 in your trash can and be done with it.

Advice: Click Delete.

Health and Diet Scams

On any given day, you probably receive at least one or two or more e-mails that offer pills and other herbal gimmicks to transform your body into a petite size 6 and grow a full head of hair on your balding head. Beware of terms such as "scientific breakthrough," "miraculous cure," and "secret formula."

Advice: Click Delete.

Vacation Prize Promotions

"Congratulations! You've been selected to receive a fabulous Caribbean Cruise." If you click on this one, your "ship" will probably be similar to a small fishing boat and your luxury accommodations may be a grass hut. Don't worry. For several hundred dollars, you can upgrade.

Advice: Click Delete.

What's the best way to keep the e-mail scammers at bay? *Click Delete!*

*Provided as a public service by the
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