

Fake Charity

Scammers pose as charities to steal money. They ask for donations via phone, email, or social media. They pretend to be an existing charity, or they may create a fake one. Their info looks realistic and preys on emotions. People donate because they believe they are giving to a good cause.

During the Christmas holiday season, John sends money to a 'charity' that appears to help families in need with toys and food.

Terry Lynn sends money to a 'charity' to help people evacuated during a wildfire or flood. She knows how that feels.

WARNING SIGNS FOR CHARITY SCAM

- Urgency – pressure to respond / pay quickly.
- Unusual payment methods: gift cards, wire transfer, cryptocurrency.
- Unclear about how they plan to use the money.
- Unsolicited contact.

IF YOU SUSPECT A SCAM ...

- PAUSE. Do NOT send money.
- VERIFY. Confirm the organization is legit. Research crowdfunding carefully before donating.
- Donate directly to organizations / causes you support, using secure payment methods.



Prize / Lottery

Scammers contact you to tell you that you've won a high-value prize – money, free trip, car, etc. They trick you into handing over personal info and / or money to receive a prize from a competition or lottery that you never entered / that does not exist.

Greg got a private Facebook message claiming he and some others had won \$150,000 from Facebook Freedom Lottery. At first, he didn't believe it. It didn't make sense – free money from Facebook; to win a lottery when he didn't buy a ticket. But then he got a message from his cousin saying she also won; that she noticed his name on the winners list – that she got her money.

So Greg started the process to claim his money. He first paid an upfront fee of \$250. Then he paid an 'international transfer fee' because the money was in a U.S. bank. Over the next two weeks, Greg paid five more fees. Eventually he contacted his cousin to see how much she paid in fees. She had no idea what he was talking about.

By this time Greg had paid over \$1500 in fees and handed over a lot of personal info to the scammers. He lost his money and never got the prize.

WARNING SIGNS FOR PRIZES / LOTTERY SCAMS

- Too good to be true. You never entered a competition.
- Urgency: must act right away or you lose the prize.
- Must pay upfront fees: taxes, shipping, insurance, etc.
- Hard-to-trace payment methods such as wire transfer, gift cards, cryptocurrency.
- Cheque (fake) arrives – scammer asks you to deposit it and send a portion back to cover ‘fees’.

IF YOU SUSPECT A SCAM ...

- PAUSE. Do not respond. Consider ‘How can I win something when I never entered the competition?’
- VERIFY. Look up the organization’s website. Try a google search to see if others have had this experience.
- Do NOT send money or personal info.

