PACKAGE DELIVERY SCAMS
Thieves send fake e-mails from delivery services about a package being held pending delivery. The e-mail directs you to click on a link that asks for your credit card or other personal information. Closely review the e-mail – check the sender information, look for misspellings, and hover over the link with your mouse to see if it is really taking you to the delivery service’s website. Also – request signatures for deliveries to stop thieves from stealing packages from doorsteps.

“TOO-GOOD-TO-BE-TRUE” ONLINE DEALS
Online ads, e-mails, social media posts – even from people you “know,” of impossibly good online deals could be scams. You might get nothing for your money or an inferior item, and your credit card number could be compromised during the transaction. A too-good-to-be-true deal should send up a red flag.

THE DRAINED GIFT CARD
Thieves can hit store gift card racks, scan the numbers off the cards, and set up a system to monitor them. As soon as a card is activated, the scammers drain the funds. By the time your gift recipient tries to use the card, the money is long gone. Safely purchase gift cards directly from the store clerk or buy them online direct from the chosen retailer.

PAYMENT BY GIFT CARD DEMANDS
Scammers use this tactic year-round, but it could heat up over the chaos of the holiday season. You get a call from someone claiming to be from a government agency, like the Social Security Administration. They claim your benefit has been suspended and you need to pay a fee immediately by purchasing gift cards and sharing the card numbers and PINs with the caller. Anytime someone demands payment by gift card, it is a scam. It’s not the Social Security Administration, or the IRS, or your local sheriff’s office. Hang up and report the scam attempt at ftc.gov/complaint.

CHARITY SCAMS
Legitimate charities make a big push at year-end for last minute annual donations. Scammers know this, and make their own end-of-year push to line their own pockets. Check the charity before donating at charitynavigator.org or give.org, and make sure your donation is going to the charities that really are using your money for good.

To report a scam or for help if you’ve fallen victim, call the AARP Fraud Watch Network Helpline at 1-877-908-3360.