



Charity Scams

The holiday season is often a time for good deeds and generosity. Beware of scam artists that may try to take advantage of this spirit of giving. Tips related to charitable giving include:

- Before donating, ensure the charity is registered and eligible to solicit in the State of Florida by visiting FDACS.gov/ConsumerServices or by calling 1-800-HELP-FLA;
- Research how donations are used. Visit FDACS.gov/ConsumerServices and click on “Check-A-Charity” to see its spending breakdown. Additionally, Charity Navigator evaluates and ranks organizations at CharityNavigator.org;
- Do not provide banking information to someone who calls or emails unsolicited on behalf of a charity. If interested in donating, ask that the charity mail you information and a pledge form; and
- Pay close attention to a charity’s name. It is not unusual for scammers to create sham charities with names similar to that of legitimate, well-known charities.



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Florida Attorney General’s Office Scams at a Glance: ‘Tis the Season

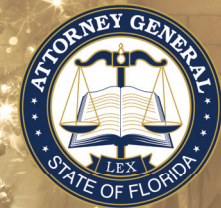
Savvy consumers can stop fraud in its tracks. Visit MyFloridaLegal.com to find consumer tips or to file a complaint.

Report fraud by calling
1-866-9-NO-SCAM
(1-866-966-7226).

Scams at a Glance: ‘Tis the Season



Shopping Tips for the Holidays



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Holiday Shopping Tips

With so many consumer purchases taking place during the holidays, it is a season to be particularly vigilant. Below are tips to keep gifts safe from scam artists and help funds stretch further:

- Be aware that scammers can easily create online retail sites with no intention of shipping ordered products. Consider shopping with trusted retailers that are familiar and have a history of good customer service;
- If shopping with a new retailer, check its reputation online by searching for the store name and words like “scam” or “rip-off.” Additionally, check with the Better Business Bureau at BBB.org to determine whether other customers have filed complaints against the retailer;
- When shopping online, consider using a credit card instead of a debit card, if possible. Both payment methods allow shoppers to dispute a charge if merchandise does not arrive or is not what was ordered. However, with a debit card, the cost of the purchase is already deducted from your bank account and it may take days or weeks for the charges to be reversed;
- For more security online contact your credit or debit card provider to find out if it offers one-time card numbers to be used in online transactions to further protect cardholder accounts;



- Before entering payment information online, ensure that the browser has a secure connection. In the address bar, a padlock should appear to signify that the connection is secure;
- Be sure to account for added shipping and handling costs when shopping online and when comparing prices across retailers or deciding between an online purchase versus an in-store purchase;
- Know that if a deal appears too good to be true, it almost always is;
- Keep receipts and be sure to understand a retailer’s return policy;
- Before agreeing to a layaway plan or other options to pay in installments or at a later date, ask whether the retailer charges a fee for its program and whether payments and any fees are refundable if the purchase is canceled or returned; and
- When purchasing gift cards, check whether there is an activation fee and provide the activation receipt to the recipient. Additionally, consider the financial health of the retailer before purchasing. If the retailer closes or declares bankruptcy before the card is used, the recipient may not be able to enjoy its value.

Anyone who encounters any type of holiday season scam, should contact the Florida Attorney General’s Office at www.MyFloridaLegal.com or at 1-866-9-NO-SCAM (1-866-966-7226).