



NEWS FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS
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FOR IMMEDIATE RELEASE

Avoiding Fraudsters This Holiday Season

Columbia, SC... The South Carolina Department of Consumer Affairs (SCDCA) is urging consumers to be cautious when fielding cold calls and solicitations from strangers. Consumers should follow the tips below to avoid becoming a victim of a charity, imposter, or fake check scam this holiday season.

CHARITIES:

- ***Donate to well-known charities-*** Often times, charities will pop up in the wake of a major news story like a natural disaster. Stick with recognized charities that are established.
- ***Do some research-*** Get more information on a particular charity by contacting the SC Secretary of State's Office (www.scsos.com/ 1-888-CHARITI (242-7484). Review the annual list of "Angels and Scrooges" for information on how a charity spends their collections. Ask the charity for written materials that detail the its mission and history. Also, give directly to a charity, not to paid fundraisers that may solicit on their behalf.
- ***Never give out personal or financial information-*** Cold callers may ask for sensitive, personal information. When fielding these calls, consumers should err on the side of caution. When in doubt, hang up!

IMPOSTERS:

- ***Remain vigilant-*** Legitimate companies and government agencies will not contact consumers via phone or e-mail to verify sensitive personal information.
- ***Suspicious Caller?-*** Consumers should contact the actual business or person that supposedly made the call, using contact information that is legitimate. Check the phone book or contact the company through a number you know is correct.

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FAKE CHECKS:

- ***Never cash a check from a stranger-*** A consumer is in the best position to know whether or not a check is legitimate. So, if the check bounces, the bank will hold the consumer responsible to repay the amount.
- ***Wire transfer is a red flag-*** If the check comes with a request that the consumer wire transfer a part of the funds, the transaction is probably a scam. Never wire transfer money to a stranger.
- ***Never accept a check for more than the amount requested-*** Avoid overpayment scams by requesting a check drawn on a local bank. That way, the consumer can make a personal visit to make sure the check is valid. If the check is for a larger amount than requested/expected, it is probably a scam.

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SCDCA aims to protect consumers from inequities in the marketplace through advocacy, complaint mediation, enforcement and education. To file a complaint or get information on consumer issues, visit www.consumer.sc.gov or call toll-free, 1.800.922.1594.

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