Am I Being Scammed?

If you receive an e-mail or text message from someone you don't know, should you be skeptical? If you don't recognize a phone number, should you be skeptical? If your computer displays a message that your computer has been infected and you must call the number on the screen now, should you be skeptical? Whenever you see or hear something that is unexpected, should you be skeptical? The answer is YES because it might be that you're being scammed!

Scammers are deceivers. They will do whatever they have to do to deceive you. They understand how to make you fear loss and to entice you to get a good deal. They may call you on your phone. They may send you an email or text message. Or, they may cause your computer to display a message stating that your computer has a serious problem that must be fixed now.

Scammers want to steal your money. They will want you to:

- give them your credit card information,

- buy gift cards and give them the gift card information so that they can use the gift cards,

- give them your bank account information,

- give them access to your online accounts, such as Amazon or Lands End so that they may make purchases, or

- give them your personally identifying information so that they can create accounts using your information

On your computer, they will do this by directing you to call them or to click on a link. They will be very persuasive.

Sometimes, scammers will tell you that your computer has a problem that needs to be fixed. They will walk you through the steps of downloading and installing software that gives them access to everything on your computer. They may have you install software that logs everything that you type, including your usernames and passwords.

Scammers are malicious! Some residents have fallen victim to these scams. One resident lost $7,000. Another resident would have lost money but the bank stopped the transaction. Several residents have had software installed on their computers that allowed the scammer to remotely access their computer at any time.

If you suspect, or know, that someone is trying to scam you, or you have been scammed, call for help. There are Willow Valley Computer Club members who are willing to help. You may find them by clicking on Get Help Chart on the Willow Valley Computer Club's website at wvcomputerclub.org.