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Wolf Administration Shares Tips to Avoid Holiday Financial Scams

Harrisburg, PA – With financial scams becoming more sophisticated, Department of Banking and Securities (DoBS) Secretary Robin L. Wiessmann and Pennsylvania State Police (PSP) Captain Anthony J. O'Hara joined Tony Wolchasty, AARP Consumer Issues Task Force Volunteer, to share tips to help Pennsylvanians spot a scam and protect their money and personal information.

"While we may think we could never fall a victim to a scam, the reality is every day these scam artists are successful and so we must remain ever vigilant," said Secretary Wiessmann. "This holiday season we want to make sure consumers are well informed about some of the more novel scams that are becoming increasingly more sophisticated."

The Pennsylvania State Police works closely with local, state, and federal law enforcement partners to investigate fraud and scams. Consumers and businesses cannot afford to take every financial opportunity or transaction at face value. Consumers are reminded to be cautious when sharing financial and other sensitive information this holiday season.

"The first step people can take toward protecting themselves and their loved ones against falling victim to a scam is to recognize that we are all at risk," said Captain O'Hara, director of the Intelligence Division of the Pennsylvania State Police Bureau of Criminal Investigation. "Scammers target people from all walks of life, regardless of education, income level, or family background."

Three common scams include:

- **Fake Charity Scams.** There are criminals that seek to take advantage of the generosity of individuals by posing as legitimate charitable organizations by using mass solicitation through mail, email or telephone calls asking for financial contributions.
- **Phony Website Scams.** As many consumers choose to shop online around the holidays, a minor typo when entering a website address or following a link in an unsolicited email advertisement can lead consumers to a webpage that might look legitimate but is actually a tool to steal private financial information.
- **Social Security Scams.** Criminals claiming to be with the Social Security Administration call potential victims that they are under investigation for suspicious activity. The scammers pressure victims to immediately send money via prepaid gift cards or other means to avoid arrest, loss of benefits or other tragic outcomes.

Six strategies that can help Pennsylvanians protect themselves include:

- **Verify a charity is legitimate.** Always research charitable contributions by visiting www.charities.pa.gov.
- **Never follow links in unsolicited emails.** Check that any emails you receive are from a correct email address.

- **Type the website directly into your browser.** Pay attention to your spelling and double check that it is a U.S. domain – like dot-com, rather than an international domain – before entering any sensitive information.
- **Be wary of any transaction involving checks.** Never send anything via Western Union or prepaid cards.
- **Legitimate calls will not ask you to “verify your information.”** The Social Security Administration and/or any government agency will not demand immediate form of payment.
- **When in doubt, hang up.** Never provide credit card info as part of an unsolicited phone call and think twice if you’re being pressured to donate “right now.”

Know the “red flags” of scams and fraud and who to contact if you believe you are a victim. With just a few simple precautions, you can help detect and prevent this from happening. It’s always a good idea to stop and ask yourself a few questions:

- **Has someone contacted you unexpectedly?** If you weren’t expecting a phone call or didn’t initiate the contact, it should be a red flag.
- **Have they promised you something?** If they’re offering you something that seems too good to be true, it’s a red flag.
- **Have they asked you to do something?** Are they asking you for money or account information? If you didn’t initiate the conversation, don’t provide it.

“Education is the key to protecting you and your family from scam artists who may be more prevalent during the holiday season,” said Tony Wolchasty, AARP Pennsylvania Consumer Issues Task Force Member. “Remember if you can spot a scam, you can stop a scam.”

Anyone can contact the DoBS at 1-800-PA-BANKS or 1-800-722-2657 to ask questions or file complaints about financial transactions, companies, or products. If you believe you’ve fallen victim to a scam, contact local law enforcement.

Check out the publication: [“Scams: Protect Yourself. Protect Your Money”](#)

Note: Photos and video from the press conference are available at www.pacast.com.

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