





WHEN A DEAL ISN'T ALWAYS A DEAL

You've always heard "If it's too good to be true, it probably isn't." This is an age old mantra, but it's especially relevant today especially in the era of anonymity of the internet.

If you're on social media, you've no doubt scrolled past ads that grab your attention, even if for just a moment. Maybe you've even clicked on them. They look legit so they must be, right? Not so fast. Yes, many of them are, but a growing number of them are fake and want nothing more than your hard earned money.

It's not just relegated to social media. Many fake retailers will use technology to set up fake websites that look like genuine online retailers. They may have a snazzy design and maybe even hijacked logos and a domain name almost identical to an authentic retailer.

Both on social media and their fake websites, these scammers don't stay long. They establish a presence long enough to get your money (usually in the form of a money order, pre-loaded money card, or wire transfer – none of these you'll likely be able to recover) and they disappear after enough sales to satisfy their goal.

The best way to protect yourself is look for warning signs. The first red flag is a product advertised at an unbelievably low price. Sometimes they'll insist you pre-pay to get the "discount code" or special deal before you actually can purchase the item.

Check for reviews online. Open a new browser window and search for the company or product separately and especially look for reviews. Don't rely on the comments section of the ad for reviews – those may not be authentic. Research their customer service and/or return policies. If those aren't clearly stated, that's a tip that the site may not be legitimate. They should also list their privacy information, terms and conditions of use, and other problem resolution methods.

Try to avoid paying with anything other than a credit card or PayPal, or another secure payment service with a URL starting with https and a closed padlock symbol. Even paying by Bitcoin or another digital currency won't offer as much protection as secure transaction methods, so be careful of this as well.

Your best defense is a good offense. So research, research, research before you buy when the deal seems too good to be true!