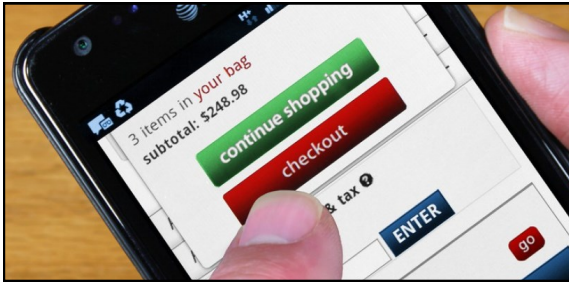


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December 2016

## Beware of Fake Shopping Apps



The holidays are here and scammers are out in force. Their latest trick is fake imposter apps in Apple's App Store; Google Play is having the same problem. Starbucks started the first "retail app" and many stores have followed. But scammers are now creating fake apps and trick you into downloading them to your smartphone or tablet. There are serious risks to using a fake app. Entering credit card information opens you to potential financial fraud. Some fake apps contain malware that can steal personal information or even lock the phone

until you pay a ransom. And some fakes encourage you to log in using your Facebook credentials, potentially exposing sensitive personal information. Keep the following tips in mind before downloading any apps:

- Be very judicious in deciding what app to download. Better safe than sorry.
- If you **do** decide to download an app, check the reviews! Apps with few or bad reviews are a **Red Flag!**
- Never click on a link in any email to download a new app. Only go to the website of the retailer to get a link to the legit app on the AppStore or Google Play.
- Give as little information as possible if you decide to use an app.
- Be very, very reluctant to link your credit card to any app!



## Holiday Donations/Charity Scams Surge

The holidays bring out the best in people so it's no surprise that December is by far, the strongest month for giving. It's also a banner month for crooks and scam artists looking to prey on your generosity. Criminals use this opportunity to set up money scams and fake charities, leaving donors clueless and resulting in lost profits for charities in need. Before making a donation, consider these steps to protect yourself and help ensure that your money gets to the causes you wish to support.

**Research the charity.** Florida law gives you the right to request and receive a copy of a charity's financial report before donating. You can call 1-800-HELP-FLA (435-7352) to obtain their financial information & registration status.

**If donating online, make sure the website belongs to the organization.** Most non-profits end with .org and not .com. Look for indicators that the site is secure, such as a URL that begins with "https:" (the "s" stands for "secure").

**Make your donation by check or credit card (not debit card)** as both are more secure and have methods of recourse. Do not give your credit card or any other banking information to a solicitor over the phone. Call the charity directly and be sure to make checks payable to the charity and not to an individual.

**Don't feel pressured to "give now"** whether from a telemarketer or a door-to-door solicitor. The charity that needs your gift today will also welcome it tomorrow. Research the charity and check out their website.

**Check the IRS and Better Business Bureau** to review the charity's annual reports showing how they use their donations. Go to [www.give.org](http://www.give.org) for more information.