



It's Your Money

Don't Fall for this Online Scam

What follows is a true story about a job search scam, but the underlying lesson applies to any scenario where you interact with strangers over electronic media. While you may not be job-seeking anymore, you may have young relatives, friends or neighbors who are. Please share this information with them.

Samantha had just graduated from college with a degree in Information Technology and was eager to land her first full-time job. When she received a message on LinkedIn from a recruiter for a 'global tech company', she was thrilled. The job was for a "Remote Help Desk Position"—\$4,500 a month, 40 hours per week with all equipment provided. The recruiter said her profile was impressive and wanted to schedule her for an interview. The interview happened the next day—over a messaging app. It felt a bit odd to Samantha, but the recruiter explained that the company wanted to see how she could respond using tools that her future customers might use.

After a quick 20-minute chat, Samantha was offered the job. The HR process seemed routine; she filled out onboarding paperwork including her Social Security number, bank information for payroll purposes, and a photo of her driver's license for HR records. A few



days later, she received a check for \$5,000 to purchase a laptop and software. She was instructed to deposit the check, send \$3,800 via bank transfer to their "approved laptop supplier" and keep the remaining money for additional expenses. Samantha followed the instructions, but four days later, her bank contacted her. The check she deposited was invalid. Samantha not only lost the \$3800 bank wire funds she sent for the laptop, but she also shared highly sensitive information that would most likely be used for identity theft. Her excitement about a new career opportunity had blinded her to the warning signs.

Job scams like the one above are effective because they exploit your emotions and urgency. If you're unemployed, under pressure, or just excited about a promising opportunity,



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it's easy to overlook warning signs. Scammers use professional-looking emails, websites, and even spoofed phone numbers to appear legitimate. They often begin by creating convincing listings on social media, often for remote or flexible positions. They then reach out to you via email or perhaps message you. These scammers often pretend to represent real companies to gain your trust. After some back-and-forth communication, scammers might conduct a fake interview via email, text, or chat app. The "job offer" soon follows. Their end goal is to get your money, as in Samantha's

case, and/or obtain your highly sensitive information so they can steal your identity and commit fraud in your name.

Moral of this story: always verify any on-line opportunity through independent searches and visit the company's official website to confirm the job is listed there. Stick to reputable job search websites and professional networks. Never provide your Social Security number, bank details, or copies of your ID during initial online conversations for a job interview.



Wednesday, Dec 10, 2 - 6 pm • Thursday, Dec 11 ~ 11 am - 6 pm • GCCOA, 1195 W. Second St, Xenia

Visit our wonderfully decorated offices to meet some Council team members. Our theme focuses on natural elements of our beautiful world. Winter's beauty may not shout like a flowering spring or colorful autumn, but it can be found in the sculpture of bare tree branches, bright red cardinals finding berries and seeds, the darker coats of deer in our yards, the silence of falling snow.

Scattered about the office and conference room, there will be delightful hand-crafted gifts and delicious home-made treats to purchase as gifts for others or for yourself.

Light refreshments available.

Additional parking available at the Nazarene Church across the street or at the Xenia Community Center next door. This event replaces the Holiday Gift Soiree.