



## Don't Get Scammed by Santa!

Someone's been naughty this year - and we're not talking about you! Those awful scammers don't take time out for the holidays, and if you don't know what to expect, you can be their next victim. One of the oldest holiday scams, which is even more prevalent in the age of the

internet, is the letter-from-Santa scam. Here's all you need to know about this Christmas-themed scheme.

### How it plays out:

In this ruse, scammers set up bogus websites where parents can order legitimate-looking letters from Santa for their children. The cost is less than \$30. All they need to do is share some

details about their child along with their credit card information, and the letter is supposedly as good as mailed.

Except that it's not. Unfortunately, anyone who follows the instructions detailed on the site has just fallen prey to a scam. They'll never see that promised letter or the money they paid for the privilege of receiving a note from Santa. Worse, the ring of scammers now has the children's information and their parents' credit card details.

This set of circumstances can have all sorts of unhappy endings, from identity theft to emptied accounts. Sometimes, the scammers will go after the child's credit, which will likely go unchecked for years. When the children are grown and try to open a credit card or take out a loan, they may find that their credit score has been destroyed by these scammers over the years, all without their knowledge.

Some sites will even offer to send the letter at no cost. All you need to do is share some details about your child, like their full legal name, date of birth and home address. Of course, this is also the work of scammers looking to steal your child's identity.

## How can I tell it's a scam?

There are legitimate websites where you can order a letter from Santa for your child at no risk of identity theft or a ruined credit history. But how can you weed out the phony sites from the authentic services?

We've made it simple. Look for the following red flags, which should alert you to the fact that a site is created by scammers:

**! The fraudster reaches out to you repeatedly.**

Promotional emails and ads are one thing; targeted marketing that is so aggressive it borders on harassment is another thing entirely. If a company doesn't stop sending you emails or alerts about its services, you may be dealing with a scam.

**! The site is not secure.** As always, check for the lock icon and the "s" after the "http" in the URL; both indicate a site's security. Also, look for

security badges on the bottom of the webpage and click on them to see if they're actual links to the security company they allegedly represent. Scammers often post static images of well-known security badges, which do fool people into thinking the site is safe.

**! You need to answer too many questions.**

Yes, a service sending your child a letter from Santa will need to know your child's name and mailing address. They may even ask your child's age so they can send an age-appropriate letter. But there's no need for them to be privy to your child's exact date of birth and certainly not their Social Security number. If the questions in an online form are making you uncomfortable, opt out.

**! You can't reach a representative by phone.**

Most websites will have the company's toll-free contact number on the site's home page. If you suspect fraud, try the number. If the company is bogus, the number will likely be a fake.

**! You can't find any positive reviews about**

**the company online.** An online search on a legitimate service should bring up basic information and some positive reviews about the service. If a search turns up empty and, of course, if it turns up any reports of past scams, the “company” is run by crooks.

If you've recognized a company as a scam, be sure not to click on any links that are embedded in their emails. Flag their emails as spam and delete every email, message and alert they send you.

You can still send your child a letter from Santa. Try a legitimate site like Portable North Pole or, better yet, create and send one yourself!

## SOURCES:

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