

SCAM ALERT:

Don't Get Spooked by One of these Scams this Halloween!

That cackling, long-haired witch might send your heart fluttering with fear, but these Halloween scams are even spookier! Here's what to know about these common Halloween scams.



1. The Joker

Desperate for money before the holiday shopping season hits? Looking to pad your pockets with a bit of extra cash? Scammers know this all too well, and target consumers with messages promising loads of money for very little work. All you need to do is send a small amount of money to a designated digital address via CashApp, Venmo, or another money transfer app, and your money will be doubled, tripled, or more.

Don't fall for the tricks! Much like another variation of the **money-flipping scam**, they'll ask you to share your account information so they can withdraw the money and then "treat" you with the cash you've earned. It's like getting free money – which, of course, doesn't exist.

Spot a money-flipping scam through the amateur writing and too-good-to-be-true promises. Any request for you to share your banking information is another dead giveaway.

2. Night of the Living Dead

This scam can be pulled off at any time of year, but it takes on an extra level of spookiness when yards are decorated with ghosts and cobwebby graveyards. In the **deceased identity theft scam**, scammers actually steal the identity of someone who is no longer living. They may empty the decedent's accounts, pass off their credit history as their own and use their Social Security number to collect benefits, apply for a job, and more.

Protect a loved one's identity from being stolen after they pass on by taking steps to lock down their social media accounts, credit report, and Social Security number. Keep an eye on their accounts until their assets have been lawfully divided.

3. Trick or Treat

You found the perfect costume online, and for a bargain price! You happily pay up, complete your order and wait for the package to arrive. And wait. And wait. Unfortunately, you've been tricked.

In a variation of the **online order scam**, the package arrives on your doorstep as promised, but has little resemblance to the way it looked online. The quality may be lacking, the size and color completely off, or important components missing. You may try to find a

customer service line, but there's no working number listed. You may also try returning the purchase, but a street address for returns will be more elusive than the invisible man. Don't get tricked! Only order from reputable sites that display complete contact information for the company.

Ignore all offers that scream "Hot Deal! Act Now!" and feature prices that are way below the average sale price. Shop with caution and you'll only walk away with treats.

4. Hitman

There's a hitman at your door – and no, this is no disguise!

In the **hitman scam**, scammers pretend to be assassins who were hired to take out a target. They'll send the target extortion emails and messages, promising to spare their life for just a few thousand dollars. Often, they'll even drop the name of the friend or family member who allegedly put a hit on the target's life.

Don't get scammed! If you receive an extortion message of any kind, contact local law enforcement. Never share money with an unverified contact. And finally, if the scammer shared the name of the person who allegedly hired them, reach out to this person to verify that no, they didn't put a hit on your life.

It's a frightening world out there, but being aware of these scams and following smart precautions, you can protect your money and your information.

Have a happy and safe Halloween!