

CONSUMER TIPS

7 SIGNS THAT TEXT IS FROM A **SCAMMER**



Gift Card Girlfriend @ GiftCards.com



*Follow Shelley at www.GiftCards.com/blog and @GCGirlfriend
Arrange an interview via amanda@fletchergroupllc.com*

A recent scam victim contacted Shelley Hunter via the popular Gift Card Girlfriend post entitled, "**7 Gift Card SCAMS you can SPOT and EASILY AVOID!**" Upon seeing the text thread between the scammer and the victim, Shelley helped this victim recognize she'd been duped and is now giving this same advice to others.

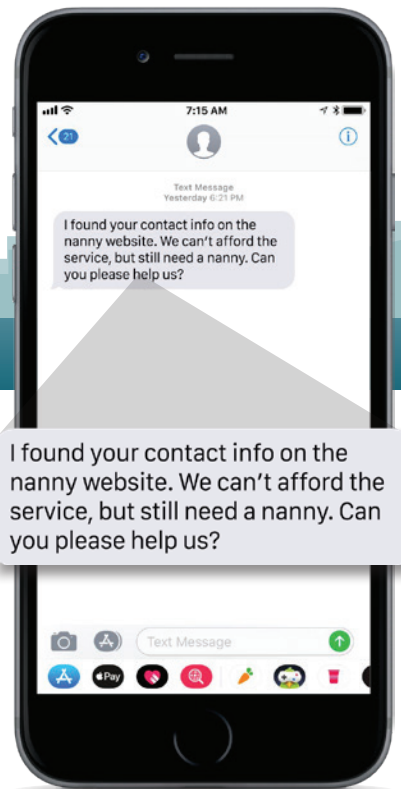
The set up! The victim posted her resume and applied for nanny jobs on a reputable job search website. A scammer texted the victim directly and explained that he needed a nanny, but could not afford to hire one through the nanny service. He offered good wages, an immediate start date, and extra pay if she could help set up an apartment for the family.

1

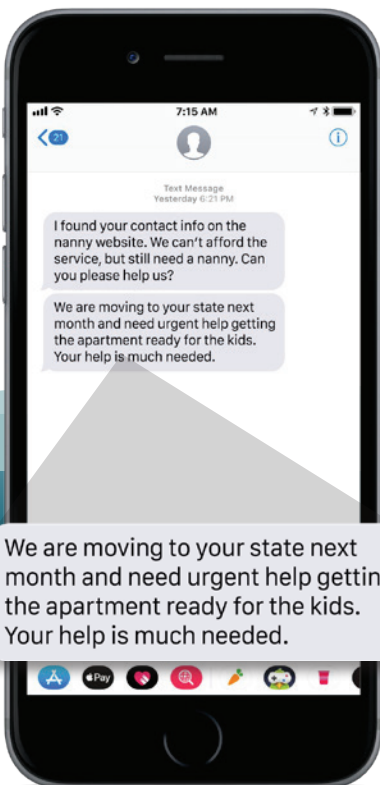
RED FLAG #1

Scammer Contacts You Privately or Off-site

Scammers try to move conversations to text or email where communication cannot be monitored or flagged.



I found your contact info on the nanny website. We can't afford the service, but still need a nanny. Can you please help us?



We are moving to your state next month and need urgent help getting the apartment ready for the kids. Your help is much needed.

2

RED FLAG #2

Scammer Lives Out of State

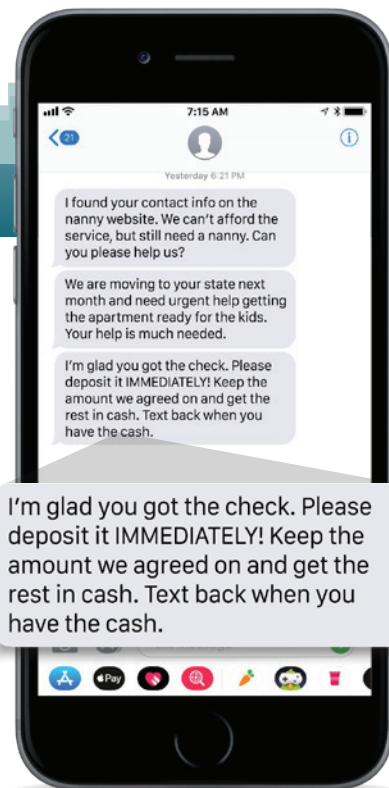
Scammers claim they live out of state (or country) to explain why they need help running errands such as depositing checks and buying gift cards.

3

RED FLAG #3

Pay is Higher Than Expected

Scammers send stolen or counterfeit checks, often written for excessive amounts, along with instructions to cash the checks quickly. (When the fraud is later detected, the victim will be held accountable for the money received.)



I'm glad you got the check. Please deposit it IMMEDIATELY! Keep the amount we agreed on and get the rest in cash. Text back when you have the cash.

I need you to quickly go to the store and buy 9 Amazon gift cards for \$100 each using the extra \$900 I sent you.

nanny website. We can't afford the service, but still need a nanny. Can you please help us?

Why?

You have to go now. My realtor cannot start the apartment without the gift cards.

deposit it IMMEDIATELY! Keep the amount we agreed on and get the rest in cash. Text back when you have the cash.

I need you to quickly go to the store and buy 9 Amazon gift cards for \$100 each using the extra \$900 I sent you.

Why?

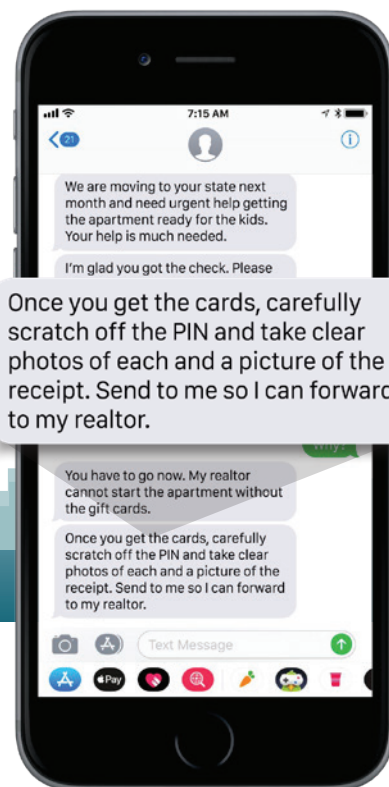
You have to go now. My realtor cannot start the apartment without the gift cards.

4

RED FLAG #4

Scammer Asks You to Buy Gift Cards

Scammers ask victims to buy gift cards with the ill-gotten cash so they can get the funds back quickly and anonymously. This is one form of money laundering.



Once you get the cards, carefully scratch off the PIN and take clear photos of each and a picture of the receipt. Send to me so I can forward to my realtor.

You have to go now. My realtor cannot start the apartment without the gift cards.

Once you get the cards, carefully scratch off the PIN and take clear photos of each and a picture of the receipt. Send to me so I can forward to my realtor.

5

RED FLAG #5

Scammer Asks for Pictures of the Gift Cards

Once the scammer has the gift card numbers, the card balances will be depleted immediately.

6

RED FLAG #6

The Request is Urgent

Scammers need their victims to send the gift card numbers before the fraudulent checks are reversed or the victims get suspicious.



Could I just wait for y'all to get here then you could do it. I'm sorry I just feel uncomfortable with doing so.

Please send the gift card numbers quickly. The realtor won't start until we have that and my kids need to get settled. Send ASAP.

Could I just wait for y'all to get here then you could do it. I'm sorry I just feel uncomfortable with doing so.

I quite understand your worries. Attached is a picture of our family. We can't wait to meet. I am giving you 100% trust and honesty and want the same in return.

I quite understand your worries. Attached is a picture of our family. We can't wait to meet. I am giving you 100% trust and honesty and want the same in return.

7

RED FLAG #7

Scammer Sends Pictures and Personal Details

Scammers send fake pictures, emotional pleas, and false personal details to gain trust. Their stories often involve family members in crisis or threats of danger.

What to Do if You Are Contacted by a Scammer

1. Don't respond. Delete the text.
2. Report the post or file a complaint on the site where contact originated.
3. File a Complaint with the Federal Trade Commission: 1-877-FTC-HELP
4. Do a Google Search on the "story" the scammer used. Most are unoriginal.
5. Call the impersonated organization directly to ensure the claim is false.

Lastly, remember this:

No reputable business or government agency will EVER ask for payment with gift cards.