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BBB Suggests "Social Smarts!" to help Combat Growing Digital Dilemma's

Rockford, IL - September 20, 2016 - There are millions of individuals visiting social media sites everyday on sites like Twitter, Facebook and Instagram. With that much activity, sites are fertile ground for scammers.

Unfortunately, consumers often ignore the need to take precautions and adjust important privacy setting on these sites to protect themselves. Consumers also innocently give away important information about themselves and what they are doing and where they are which plays into the hands of crooks.

"Scammers spend their days scanning social media sites to look for clues that will open the way to rip off their next victim. That fact is not top of mind for most consumers but it should be," says Dennis Horton, director Rockford Regional Office of the Better Business Bureau. "Consumers, need to think twice and review how and what they post."

What do scammers do that put individuals online at risk:

"Like" harvesting.

Scammers get victims to "like," "share," or repost postings. They pose as a well-known company offering the chance to win a big prize, to anyone who shares or likes the post. The scammer accumulates thousands of followers and then sells the social media identity he created, complete with followers, to another company for their own purposes.

Protection: Most "share to win" posts are scams - Don't do it, you could end up on a "sucker" list of potential scam targets.

Fake Banking Alerts.

Hackers send fake notices via social media and e-mail claiming your account has been compromised. These alerts are usually attempts to steal banking information. Often if you click on the sender's email – it's overseas.

Protection: Always call your bank if you have questions and never click on phishing links.

Distress calls.

Scammers track on line posts and look for information that allows them to pretend to be you and they then contact relative claiming to be in trouble and need money.

Protection: Think before you post and make sure your privacy settings only allow selected people to see your post. Make sure you prevent access to friends of friends.

Break ins.

Posting your vacation or even a day trip signals you're not home giving the all clear to crooks.

Protection: Again, Don't do it. Think about whether you need to tell everyone every time you leave home.

I.D. Theft.

Providing information and photos of yourself makes it easy for I.D. thieves to pass themselves off as you. Scammers set up duplicate accounts in victims' names and then try to link up with and scam victims' friends.

Protection: The main way scammers perpetrate this crime is through hacking into users' accounts because of weak or stolen passwords. Use a unique password for each of your social media accounts and change them regularly. <u>Check out these BBB password tips.</u>

Phishing.

Often, victims of this scam receive an email claiming there's a problem with their social media account and asking them to sign on using a link in the message. This takes them to a fake sign-on page where they have to enter their account details.

Protection: Never following links or click on attachments inside an email. Instead, go directly to the social media site and check your account details there.

Malware onto your PC.

Scammers use fake links to products and services, often promoted as bargains or prizes. After following the links viruses and spyware are uploaded onto the victim's computer.

Protection: Also make sure your security software is up to date.

Great jobs and giveaways.

Free offers frequently pop up on social media networks -- some of them legitimate. But, others such as great job offers are fake and based on information you have posted about yourself.

For more consumer tips, visit <u>www.bbb.org/chicago</u>, and like us on <u>Facebook</u>, follow us on <u>Twitter</u> or add us on <u>Pinterest</u>.

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