



# **CONSUMER ALERT**

## **Office of Consumer Affairs**

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## **Send Only Your Love- Not Your Identity- This Valentine's Day**

Valentine's Day should be about love and romance, not identity theft and computer viruses. "With so much business and communication done over the Internet, it is no surprise that cyber-scammers use this occasion to scam consumers," warns Cynthia Sich, Director of the Office of Consumer Affairs. "This year the office is offering tips so that you can stay one step ahead of the many scams out there."



Be cautious when opening Valentine emails. The sender could be out to steal more than your heart by asking for your personal identifiable information or credit card and bank account numbers. One scam involves an email telling you that you need to install the proper program to view an eCard and asks you to click on the link provided. Instead, you will be guided to a website mimicking that of a greeting card company, where you will actually be installing spyware or software that would allow the scammer to monitor your computer activity, including your finances. Another email con informs you that the flowers you ordered for your sweetie will not be delivered unless you log in and re-enter your credit card number. These con-artists send hundreds of emails, and are hopeful that a few messages will reach consumers who really have sent flowers. Even if you think the message is real, first call the florist or go directly to the florist's website. Whatever you do, do not respond to the email! You can forward spam emails to the Federal Trade Commission at [spam@uce.gov](mailto:spam@uce.gov) and for more information on email scam alerts visit the Internet Crime Center at [www.ic3.gov/](http://www.ic3.gov/). Always be sure to keep your computer's antivirus and security software updated.

There are also scams targeting singles who use online dating websites to find true love. Con artists will often create fake profiles designed to match a certain kind of person whom they think will fall for their ploy. If you happen to be chosen by a scammer, at first it will seem that this new person you met online is perfect for you. As the relationship continues, the criminal slowly builds your trust so that you will not suspect them when they start to bilk you out of your money. Often, the first grab at your finances will come when it is time to meet. Your true love will not have enough money to make the trip and you will be asked to wire funds for travel arrangements. Another twist is that he or she becomes sick or has a relative who needs emergency medical attention. This may work because the money is needed quickly and you do not have time to think. Protect yourself by taking time in getting to know someone. Do not offer too much information quickly and use extreme caution before sending money. Be wary of free dating sites as they may offer less monitoring and protection than those that charge a fee.

Another problem can occur when ordering a Valentine gift or any item over the Internet. Be careful of pop ups asking if you want to save money on your order. Hidden in that pop-up is fine print that tells you that in exchange for the discount, you have agreed to join a fee-based membership program. Recurring small charges will then begin to appear on your credit card or bank account from unfamiliar companies. Because the dollar amount is low, many times these charges may go unnoticed for some time. If you experience unauthorized charges, please contact the Office of Consumer Affairs at 330.643.2879 to file a complaint.

Lastly, Consumer Affairs would like everyone to have a romantic and safe Valentine's Day. Show your loved one how sweet and smart you are by visiting a *local* restaurant, buying a gift or flowers from a nearby merchant and delivering them personally to your sweetie. Whatever your romantic status, don't fall for the common scams that are sure to pop up this Valentine's Day.