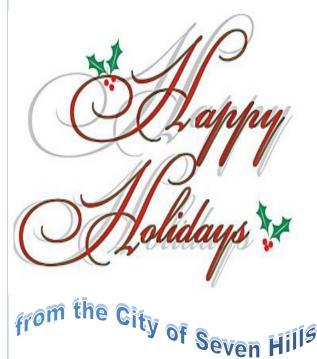
The Worcester Consumer Rights Program wishes to inform you that some common scams are widespread during this season. We want to wish you and your loved ones a safe and happy holidays.





## **Worcester Consumer Rights Program**

Proudly serving the residents of Worcester and neighboring towns of:

Auburn, Berlin, Blackstone, Boylston, Clinton, Cochituate, Douglas, Grafton, Holden, Hopedale, Leicester, Medway, Mendon, Milford, Millbury, Millis, Millville, Northborough, Northbridge, Paxton, Shrewsbury, Southborough, Sutton, Upton, Uxbridge, West Boylston, and Westborough.

Working in cooperation with Massachusetts

Program

Worcester, MA 01604 Worcester Senior Center 128 Providence Street Room 209A

(508) 799-1232, ext. 48018



Scams come in different shapes and forms....and yes some are more obvious than others. Most scams are seasonal and that is why we'd like to remind you of the common ones during the holiday season.....so get ready!!!



\*\*\*More than ever, the holiday season is a period of gift sharing. Families and friends spend count-

less hours in retail stores and online shopping. Because of the huge volume of retail transaction during the season, "PHISHING" tend to be one of the

most common scams that engage to trap consumers into giving financial information to scammers who pretend to be legitimate businesses. So



beware of emails, text messages or promotional flyers that may lure you into giving out your personal or financial information. If you don't know and are not sure, STOP! and contact your bank or the vendor by telephone for verification. \*\*\*Beware of what you post on social media or the

media or the information you provide to people in good faith....if



you are "GOING AWAY during the holidays or for an extended period of time, be discreet about it...scammers are looking for such information to act upon. You wouldn't want to return from a memorable time –off with friends & families to a empty apartment, would you?

\*\*\*GIFT CARDS have become a popular means of expressing gratitude, appreciation, thank you, happy or merry messages. But if you

have to buy one, make sure read the fine lines. Service fees, expiration date,

replacement



and redemption are some of the common limitations that may be associated with a gift card. Be cautioned.



\*\*\*No one ever thought it could happen to them until it actually did. **IDENTITY THEFT** is referenced as the fastest-growing crime

in America. The US Postal Inspection Service estimates 9.9 million American fell victims of identity theft in 2015 alone. An estimated \$5 billion was lost to the crime. Stay safe and follow all common security protocol during this holiday season. If you believe you are a victim of identity theft, promptly report or seek help at your nearest local Consumer Rights Program office.

\*\*\*Finally, the tax season is around the corner. Do not fall for the latest IRS IMPERSONATION SCAM.

The IRS does not contact or threaten taxpayers by email, text messages, telephone call or through social media. Be also very careful of unscrupulous

tax preparers who promise to get you a huge refund. The consequences thereof can be very stiff.