



# NEWS FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

*Carri Grube Lybarker, Administrator*

**FOR IMMEDIATE RELEASE**

September 17, 2018 | Release #18-014

Contact: Kyla Capers, (803) 734-0043

## **Beware of Scams in the Wake of Hurricane Florence**

COLUMBIA, S.C. – The South Carolina Department of Consumer Affairs (SCDCA) is advising consumers to be on the lookout for scams in the wake of Hurricane Florence. Scammers often follow the headlines in search of their next victims. Keep the following in mind to protect your personal information and money.

### Avoid falling victim to a charity scam with these tips:

- **Seek out a charity that needs your support.** Be cautious of groups that approach you. Get more information on a particular charity by visiting the SC Secretary of State's Office at [www.sos.sc.gov](http://www.sos.sc.gov) to search on a particular charity or by calling 1-888-CHARITI (242-7484).
- **Donate to well-known charities.** Watch out for charities that have sprung up overnight. Do not assume a charity is legitimate based on its name. Some phony charities use names that sound or look like those of respected, legitimate organizations.
- **Know where your money is going.** Ask what percentage of your contribution goes to the charitable cause. Find out their mission and history. Do not be afraid to ask for details in writing.
- **Do not give or send cash.** For security and tax record purposes, contribute by check or credit card. Write the official name of the charity on your check.

### Protect yourself from fraudulent contractors:

- **Do your research.** If someone shows up at your door offering contractor services, be wary. Get references from your friends, neighbors or co-workers, as well as multiple bids on the cost of the project.
- **Verify information.** Check the contractor's ID with full name, business location and phone number, and ask to see the vendor's business license/permit from the state, county and/or city.
- **Do not pay in full up front.** Never pay more than half of the cost of repairs up front. Also, consider paying with a credit card or check made out to the business rather than cash.

Keep the following general scam tips in mind when fielding emails, texts, and phone calls:

- **Be wary of emails, texts and pop-ups you did not solicit.** Do not reply to requests asking for personal or financial information, click on or paste links into your browser.
- **Do not provide personal or financial information to cold callers (phone, e-mail or text).** This includes your Social Security number, credit card and bank account numbers. Scam artists can use this information to commit fraud. When in doubt, cutoff the communication!
- **Feeling pressured?** Fraudsters often use high pressure tactics or create a sense of urgency to get you to take their bait. Take pause and calm down so you can think clearly before acting.
- **Follow up.** Verify the validity of the communication by contacting the organization directly, with contact information that you have found in the phone book or by going to the company's website. Scammers often pose as legit businesses to gain your trust.
- **Use antivirus or anti-spyware software and a firewall.** Make sure to update them regularly. Phishing emails may contain software that can harm your computer or track your activities on the internet.

Checkout SCDCA's [Spot a Scam](#) You Tube video for more tips. For more information on disasters, see SCDCA's guide to [Recovering from a Disaster](#) and [Beware of Disaster Scams](#). Consumers are encouraged to report scams by either calling 844-TELL-DCA (835-5322) or visiting [www.consumer.sc.gov](http://www.consumer.sc.gov) and clicking REPORT A SCAM..

### **About SCDCA**

The South Carolina Department of Consumer Affairs aims to protect consumers from inequities in the marketplace through advocacy, complaint mediation, enforcement and education. To file a complaint or get information on consumer issues, visit [www.consumer.sc.gov](http://www.consumer.sc.gov) or call toll-free, 1-800-922-1594.

###