

## Online Safety and Common Scams

Kiel Rushton, SAPD Detective

Keeping up with family and friends in today's busy pace of life can be difficult, but social media has made this much easier. From family to friends, dating, networking, and buying & selling, social media has changed the way we live our lives. While social media can be fun and convenient, there are some very common scams that can be very devastating if you don't know what to watch out for.

### Facebook Survey Apps

Third party applications that appear to be legitimate will often appear as a survey. "What is in your future?" or "What kind of job was meant for you?" are common survey questions meant to "phish" for your personal information. The app will use your answers to guess your passwords and compromise your online banking and financial accounts. Keep in mind that certain information regarding your mortgages, properties, and other accounts where you're using credit are public information, and can easily be obtained if you know what you're looking for. If a scammer already knows which bank holds your mortgage, and now knows your favorite color, the city you were born in, where you live now, and your mother's maiden name, it wouldn't take much to take over your online accounts using the "forgot your password" feature.

### Facebook Marketplace and Classified Deals

An emerging trend we're seeing is robberies from local classified ads. Remember to meet in a very busy, public place if buying or selling items on Facebook. Meeting at your home can present an entirely new set of issues, so when possible, make sure you try to vet the other party involved in the sale. I personally will not do business with someone who does not appear to be using their real name as their profile name.

It's also a good idea to try to transact using digital pay accounts, such as Venmo, PayPal, and CashApp rather than carrying large sums of cash. These online digital pay accounts require a connected legitimate bank, a working telephone number, and a verified identity. If we have some of the aforementioned information in the event you're robbed, these crimes are often very easy to resolve.

Another common scam is the "too good to be true" ads in Facebook Marketplace, Instagram, Google, and other online search engines.

For example, my wife attempted to purchase three scooters from one of these ads, and it was the deal of a lifetime! Each scooter retails at the big box store for \$200 each, and we were getting three of them for \$349. Little did we know, we would never get the scooters, and the site was a fake site set up to look like a legitimate store, often set up in a foreign country. The other danger in these sites is that they request you set up an account to make the purchase, knowing you'll likely use the same username and password you're using for other accounts, like your bank and shopping accounts. Social media accounts running these scams will use English, but words are often used out of context, or just completely off-topic. On Facebook specifically, automobile sales scams run rampant, so if the deal seems a little too good to be true, it usually is.

### "Sextortion"

Social media has changed the dating landscape to a level we've never seen before. Users can meet online and in minutes, arrange a date. A common scam on social media that we've seen is the use of "sextortion," when scammers lure victims into sending photos or videos of themselves in various states of undress while requesting their social media accounts. Once the victim's videos and photos have been sent, the suspect then threatens to post the videos and photos to the victim's social media accounts if they don't send money. These scams are very hard to track down, and are often sourced overseas. Be very careful when allowing others into your "digital" life.

As technology advances, St. Anthony PD will continue to focus on adapting to the ever-changing landscape, and continue to bring the full-service public safety that you have come to expect. We appreciate your partnership to make our communities safe. Be safe, both online and in person, and when in doubt, give us a call! We're happy to help! ■

