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CRIME

# 5 holiday scams the KY attorney general’s office has seen this year, and how to avoid them

BY AARON MUDD

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The Kentucky attorney general's office is warning of several holiday scams circulating this year. Here's what to look out for. TERO VESALAINEN *File illustration*

More Kentuckians are losing money to scams. In fact, the amount of losses has more than doubled each year since 2020.

This year, the Kentucky attorney general's office reports state residents have lost more than \$29 million, up from about \$13 million in 2021 and \$5 million in 2020.

The Herald-Leader spoke with LaDonna Koebel, executive director of the attorney general's office of senior protection and mediation, which works to help Kentuckians avoid fraud and scams.

Here are the top five scams the office is warning individuals about this holiday season.

## 1. SOCIAL MEDIA ACCOUNT HACKS

Hackers are often more active when they know their targets will likely be taking time off from work —[especially around the holidays](#). This is because they know security operations are often short-staffed around these times, buying them time for their intrusion to go uncovered.

That's true for Kentucky this year as the attorney general's office is seeing an uptick in reports of social media account hacks, Koebel said.

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Kentuckians report their accounts have been compromised and they can't log in no matter what they try. But to make matters worse, the hackers could be hitting up your friends to solicit fraudulent donations of cash — all under your Facebook name, Instagram moniker or Twitter handle.

“The scammer uses that account to message friends asking for a gift card” or kind of donation, Koebel said.

**How to avoid becoming a victim of this scam:** If you've received a direct message from one of your friends asking for money, Koebel recommends calling to check in with them and confirm it's really them asking for help.

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## 2. MISLEADING ADS ON SOCIAL MEDIA

It's easier than ever for scammers to set up phony online shops that direct people to buy fake products in ways that are hard to reverse, like Bitcoin or with other cryptocurrencies.

Many victims initially find their way to these sham sites through misleading ads that pop up in their social media feeds, Koebel said.

**How to avoid becoming a victim of this scam:** If someone on social media is hawking hard-to-find items at huge discounts through ads riddled with spelling errors, those are all red flags to take note of, Koebel said.

"These are types of warning signs that really you need to investigate further," she added.

Think twice before handing over a payment you may not be able to get back or dispute later.

## 3. UNSOLICITED CALLS FROM PHONE NUMBERS SPOOFING AS YOUR BANK

These types of scams can be especially sneaky, and Koebel says it's easy to fall victim to them.

You may already know caller ID isn't as reliable as it once was, and it's easy to spoof just about any number. But what makes these scams hard to spot is the

scammer is calling from a phone number that closely mirrors or even exactly matches your bank's anti-fraud division.

Koebel said many victims of these scams will check the back of their credit or check cards for the anti-fraud line, see the number matches the one of their phone and mistakenly believe themselves safe.

These days, that isn't enough anymore, she said. Most people would be willing to hand over any piece of financial information if they believed the person on the other end was calling from their bank about fraudulent charges.

**How to avoid becoming a victim of this scam:** The next time you miss a call and notice a voicemail on your phone that appears to be from your bank, stop.

Take a moment to pull out your credit or debit card and call the anti-fraud number on the back. If there truly is a problem with one of your accounts, the person on the other end of that line should be able to tell you about it.

#### 4. COCKAMAMIE CHARITIES

It's the season of giving after all, and you've likely received requests from charitable organizations asking for holiday donations.

Before you're moved to follow a link and take out your credit card, stop and do some research first.

**How to avoid becoming a victim of this scam:** Koebel recommends using reputable websites like [Charitynavigator.org](https://www.charitynavigator.org) or [give.org](https://www.give.org) so you can know who you're giving to this holiday season.

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### 5. DEVIIOUS DELIVERY SCAMS

Christmas Eve is fast approaching. You're stressed about the upcoming gift exchange with your family, friends or coworkers, and your package is running late.

Then, you get a text message from what you believe to be Amazon or the postal service telling you your package wasn't able to be delivered.

You click the link sent to you in the text message and malware installs itself on your device.

**How to avoid becoming a victim of this scam:** First, never click on unsolicited links sent to you through either emails or text messages, Koebel says. In this case, if your package is running late, it probably pays to be proactive and check with whoever is handling your shipment.

For packages delivered through the U.S. Postal Service, you can track your package by [entering its tracking number online](#).

### OTHER KEY TIPS TO HELP AVOID HOLIDAY SCAMS

1. **Use a credit card.** Credit cards generally offer more security in online transactions. Plus, you can dispute unauthorized charges and possibly get your money back.
2. **Keep an eye on your statements.** It may go without saying, but it's advice that shouldn't be disregarded. You can't take action to correct an unauthorized charge if you don't know it occurred in the first place.
3. **File a report with the Kentucky attorney general's office if you are a victim of a scam.** The office can talk through what you need to do next after having your identity stolen or even intercept packages under certain circumstances. What's more, your report helps officials build their case to go after criminals or

file lawsuits on behalf of Kentuckians to seek restitution. Kentuckians can report scams by calling 888-432-9257 or completing a [scam complaint online](#).

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