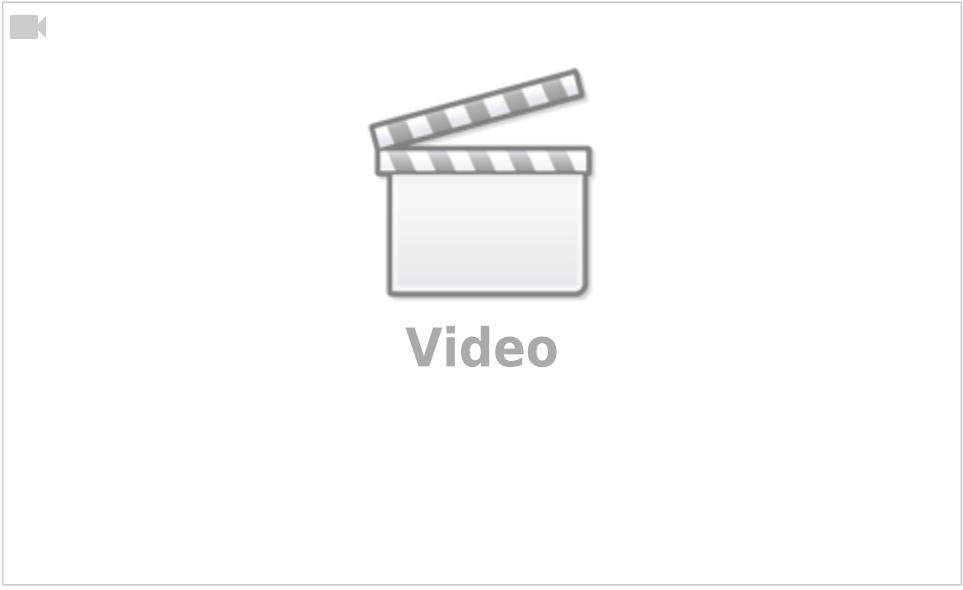
The Anatomy of a Scam

This is not ham radio related, but I thought it might be a good public service announcement non-the-less...

I just watched this 23-minute long video detailing the anatomy of a scam and why they work so well. Oh and the glitterbomb stuff is pretty cool too!



In a nutshell here's why these scams are so effective:

1. They hook you in by telling you that *they* owe you money.
2. They have a very effective way of making you believe that they refunded you too much (10 or 100 times more) and that it was *your* mistake because you typed too many zeros.
3. So now you feel guilty and will go the distance to pay them back the difference.

Tips to Not Get Scammed

I often receive text messages or emails from “Fido” telling me that they owe me a refund. The link posted kind of looks like Fido but not quite. So what to do? Don't click on the link. Instead:

- Go to the official website and login to your account to see if there's anything unusual. Most accounts will even have a “message” place where they post their official communications.
- If your account looks normal, delete the message; it's a scam.

If the message instead gives a phone number, do not call it. Instead:

- Independently look up the number from whatever institution it's supposed to be from and call that number instead.

Now, I don't even bother with the weekly Fido texts I receive, but last week, I got an email from Telus saying I had a lot of points to redeem. I didn't click on the link, which looked legit. Instead, I logged into my account and lo and behold: I managed to apply a $50 credit to my next bill and redeem a $25 Amazon gift card. Sweet!

Any other tips? Leave them in the comments below...