



FRAUD SQUAD ALERT

ROMANCE SCAMS

Spring has sprung and romance is in the air but unfortunately, romance scams are on the rise. What is a romance scam? Also known as an online dating scam, a romance scam is when a person gets tricked into believing they're in a loving relationship with someone they met online. In reality, their other half is a cybercriminal using a fake identity to gain enough of their victim's trust to ask — or blackmail — them for money.

According to the Federal Trade Commission (FTC), Americans are expected to lose \$800 million to romance scams in 2022, a 59% increase from last year. More than a third of the people said it started on social media sites, like Facebook.

The Most Common Online Dating Scams Include:

- **Fake dating sites**: Scam dating sites claim to be legitimate but are actually filled with scammers. These websites are created to collect your information.
- **Photo scams**: Scammers will convince the victim to send their personal information in exchange for intimate photos of the scammer.
- **Intimate activity scams**: Scammer connects with the victim on multiple social media websites. Once they become closer, the scammer convinces the victim to undress and then threatens them with the recordings.
- **Inheritance scams**: Scammers will make the victim believe they need to get married in order to get their inheritance. They will ask the victim to help pay for something like airfare.
- **Military romance scams**: Scammer will pose as a military member, likely deployed. They build trust by using military jargon and titles, then ask for money to cover military-related expenses, such as flights home. Scammers also pose as oil rig workers or doctors working with an international organization.
- **Malware scams**: Victims interact with a scammer that sends them a website that looks legitimate; however, it's a page that includes malware, which infects your device.

Romance scams often end with victims losing money and often being pulled into criminal activity. Along with the financial costs there are also emotional costs. Victims may feel heartbroken, depressed, or embarrassed after someone they trusted scammed them.



Signs That Your New Friend Is A Romance Scammer:

- **They live far away.** They say they live in another city or another country.
- **If their profile sounds too good to be true, it probably is.** Do their interests and hobbies match yours? Do they have an impressive job? Are they really attractive?
- **The relationship moves fast.** They profess love quickly and promise to get together or say they want to get married. They may ask to move communications off of the dating site. They ask for your phone number and other personal information.
- **They keep making excuses for not visiting in person.** Even if you pay for plane tickets, they'll cancel at the last minute with a lofty (and believable) excuse.
- **They insist that they need money and give elaborate and emotional stories about why.** Medical expenses for surgeries, gambling debts and family emergencies are common themes.
- **They want to send you money to deposit into your bank account.** They are setting you up for a scheme where you give money to others or deliver packages with money in them, also known as "money laundering," which is against the law.
- **They ask you to send them money in very specific ways.** Wire transfers, preloaded gift cards and newly established bank accounts in your name are common requests for cybercriminals. Once you give a little, they ask for more. Their messages become desperate or aggressive if you refuse.

Don't Be Tempted To Do The Following:

- Send compromising pictures
- Reveal too much personal information
- Give money or accept money from someone you haven't met
- Feel safe because you made the first contact
- Believe everything they say
- Buy plane tickets or gift cards
- Move communication off of dating sites early.

If You Suspect You've Been Scammed:

1. Contact your bank right away.
2. Notify the platform on which the initial contact took place and collect any records you have of your online relationship, including conversations and transactions.
3. File a report with local police.
4. Report it to the Federal Trade Commission (FTC): ftc.gov/complaint or 1-877-382-4357



For more information or if you have questions, give us a call:

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