

Delaware Top 10 Scams:

1. Identity Theft (4,512)

- Identity thieves use a victim's personal information (e.g., Social Security number, bank account information, and credit card numbers) to pose as that individual for their own gain. Using the target's identity, the thief may open a credit account, drain an existing account, file tax returns, or obtain medical coverage. (BBB Definition)
 - <https://attorneygeneral.delaware.gov/fraud/cpu/idtheft/>
 - More Information: <https://www.bbb.org/article/news-releases/16951-bbb-tip-identity-theft>

2. Online Shopping (3,229)

- These cons often involve purchases and sales, often on eBay, Craigslist, or other direct seller-to buyer sites. Scammers may pretend to purchase an item only to send a bogus check and ask for a refund of the "accidental" overpayment. In other cases, if the scammer is the seller, they never deliver the goods. (BBB Definition)
 - More information: <https://www.bbb.org/article/news-releases/16925-bbb-tip-online-purchase-scams>
 - <https://www.consumer.ftc.gov/articles/0020-shopping-online>

3. Consumer Credit Related Scams (1,363)

- Online ad, social media pop ups or unsolicited phone calls come through and when a person is faced with deciding between paying debt or buying necessities, the messaging to "guarantee" a better credit score, alleviate debt or promise a better financial situation, the temptation to pay the upfront fee to relieve stress might be a mistake.
 - The companies that are calling or advertising online frequently promise – and charge for – impossible services. This includes removing past credit mistakes, such as late payments or a bankruptcy, from your credit report. They offer to provide a new "credit identity" or negotiate with lenders or credit card company to completely eliminate the debt. (BBB Definition)
 - More Information: <https://www.bbb.org/article/scams/23372-bbb-tip-credit-repair-and-debt-relief-scams>
 - Consumer resources: <https://www.consumer.ftc.gov/topics/credit-and-loans>
 - <https://www.consumer.ftc.gov/articles/0070-credit-and-your-consumer-rights>
 - <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>

4. Imposter Scams (859)

- Imposter scams come in many varieties but work the same way: a scammer pretends to be someone you trust to convince you to send them money. (FTC definition)
 - Resources for how to spot a scam: <https://www.consumer.ftc.gov/features/feature-0037-imposter-scams>
 - Common Imposter Scams include:
 - [IRS Scam](#)
 - [Grandparent Scam](#)
 - [Scams purporting to be a Court, Sherriff, or other agency threatening arrest or other action.](#)

5. Auto Related (Auto Parts or Repair, Used Car Experience, New Car Experience, Auto Warranties) (679)

- These complaints can include selling cars that have undisclosed problems or selling extended warranties but refusing to cover expenses.
- Information from the FTC: <https://www.ftc.gov/news-events/media-resources/consumer-finance/auto-marketplace>
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6. Debt Collection (585)

- Debt collectors generate more fraud reports to the FTC than any other industry. Although many debt collectors are careful to comply with consumer protection laws, others engage in illegal conduct. Some collectors harass and threaten consumers, demand larger payments than the law allows, refuse to verify disputed debts, and disclose debts to consumers' employers, co-workers, family members, and friends. (FTC definition)
 - More Information: <https://www.ftc.gov/news-events/media-resources/consumer-finance/debt-collection>
- Information for consumers from CPU's website: <https://attorneygeneral.delaware.gov/wp-content/uploads/sites/50/2017/03/understanddebtmanagemnt.pdf>

7. Prizes, Sweepstakes and Lotteries (434)

- A sweepstakes operation entices consumers to send money to win cash prizes.
 - Example: The defendants' letters led many consumers to believe that they had to pay a processing fee to receive the cash prize, but none of those who sent the fee received the promised prize.
- Definition compiled from: <https://www.ftc.gov/news-events/press-releases/2007/04/sweepstakes-promoters-will-pay-14-million-settle-ftc-charges>

8. Credit Cards (344)

- In this common con, scammers impersonate a bank or other credit card issuer. By verifying account information or offering a better interest rate, con artists try to fool you into sharing your credit card or banking information. Once they have this, scammers can make unauthorized transactions or commit identity theft. (BBB)
 - Scammers reach out by phone, email, or text claiming to be from your bank or credit card company. Many begin as a "robocall" recording offering you a better interest rate, updating your information, sending you a new card, or verifying a purchase. The promise of a ridiculously low rate may come with an upfront charge, or the scammer may ask to confirm personal information such as the credit card number, security code, and address (which can be used for fraudulent charges and identity theft).
 - More information: <https://www.bbb.org/article/scams/16909-bbb-tip-credit-card-scams>

9. Privacy, Data Security, and Cyber Threats (275)

- Scams and complaints that arise from companies wrongfully using consumer data or private information, or not correctly storing consumer data. (FTC)
 - <https://www.ftc.gov/reports/privacy-data-sePrivacurity-update-2016#data>

10. Travel, Vacations and Timeshares (220)

- Listings are posted for properties that are not for rent, do not exist, or are significantly different from what's pictured. In another variation, scammers claim to specialize in timeshare resales and promise they have buyers ready to purchase. (BBB Definition)
 - More information: <https://www.bbb.org/article/scams/16913-bbb-tip-5-top-vacation-scams-to-watch-when-making-travel-plans>
 - <https://www.consumer.ftc.gov/features/feature-0027-travel-scams>