



# The Alliance for Consumer Protection

Providing Consumer Guidance to Beaver County, PA Residents since 1975

The ACP Newsletter

March 2024

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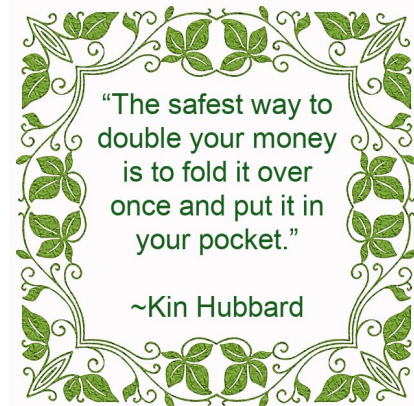


We're here to help all Beaver County PA residents with consumer issues & disputes, online security tips, credit issues, family budgeting, and more.

Call us today for an appointment to discuss your situation.

**724-888-5931**

**info@acp-beaver.org**



## DID YOU KNOW. . .

- According to [IdentityTheft.org](https://www.identitytheft.org) an Identity Theft occurs every 22 seconds in the US!
- Nearly 33% of Americans have faced some kind of identity theft attempt in their lives. Experts indicate that the number could increase significantly this year.

Even the most sophisticated among us can fall victim to identity theft, given the skills of cyber-thieves and the rapidly expanding range of technological tools. In this issue, we're sharing two stories from our founder, Dr. Sidney Elkin, about a theft of his ID (p. 2) and a dangerous threat of theft of *all* his personal information (p. 3). He shares his stories and his suggestions on things you can do to protect yourself from falling victim to rampant schemes and scams.

While we research our articles to the best of our ability and strive for accuracy, they are not intended to provide in-depth information or to endorse the accuracy of all data. We hope they will broaden your awareness of the issues we mention, and as always, we urge you to do your own research. Enjoy!

# IDENTITY THEFT THRIVES: A Personal Experience

By Dr. Sideny Elkin, ACP Founder

Identity theft happens when someone uses your personal or financial information without your permission. It can damage your credit status and cost you time and money.

It has been estimated that almost one-third of US residents have experienced some form of identity theft which may involve credit card theft, tax fraud or insurance fraud.

For a second time, my credit card has recently been used by thieves to make purchases unknown to me. I received an email and phone call from Visa asking about 2 purchases at Dunkin' Donuts. The next day I was contacted about a charge at Red Lobster restaurant for \$129.12 and was asked about 3 charges for Google Scopoley, an internet mobile game. No, I knew nothing about these charges. The total amount of fraudulent purchases was \$320.25.

My credit card was canceled and a new one issued with Visa making an investigation of the matter. Because I have auto pay for the card, these charges were included in the current monthly statement. Eventually I did get full credit for the illegal purchases.

We tried to think back about where we had used the card that was the source of the theft of my identity. We did not lose the card and it was always used at the supermarket and drug store using the contactless technology. Perhaps it was a gas station where the card is slid into the payment device or at the car wash where an attendant took the card to record the purchases, but we really do not know where a thief secured this credit card number.

## Safety Measures to Prevent Identity Theft

- When using a credit card, only use a contactless card with chip technology whether you tap or insert the card for payment.
- Most merchants have the credit card device with a contactless symbol on the terminal. Using a mobile device, tap your device near the contactless symbol.
- If possible use a digital wallet to protect from credit card theft. (Digital wallet? See p. 5 )
- In restaurants if you pay the server with a credit card, request that the payment terminal be brought to the table. Otherwise pay the cashier using a contactless device.
- When making online purchases make sure that a separate screen is provided for credit card information and the order taker is off line.

## Warning Signs of Potential Identity Theft

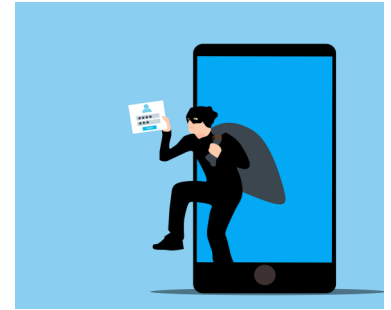
Watch out for these occurrences:

- Receiving bills for items you did not buy.
- Collection calls for accounts you did not open.
- Credit Reports with accounts you did not open.
- Denials of loan or credit applications.
- Missing mail which you normally receive.

## The Intruder: Another Form of Identity Theft

By Dr. Sidney Elkin, ACP Founder

My wife was researching some products online using her Apple iPad when suddenly loud bells, clanging and other disturbing noise emerged from the iPad. Its screen froze and a shrill woman's voice proclaimed a dire warning. "Your computer is frozen and locked up. Don't attempt to shut down or fix the problem or you will damage it. To unlock, call [a given telephone number] for assistance."



Despite trying all kinds of maneuvers my wife could not stop the bells and loud voice repeating the phone number. But instead of calling the number on the screen, she called the Apple help number - a smart move. The Apple tech was able to stop the invasion of a would be scammer seeking remote access and restored the iPad to its normal posture.

The intruder was hoping that we would call the given number and grant remote control on the pretense of helping unlock the computer. If my wife had called, the thief would have the phone number and offer to undue the virus for a fee. A panicked consumer calling that number and accepting the assistance would have provided access information and credit card information to a fake repair person.

The lesson to be learned from such an experience: NEVER CALL THE NUMBER PROVIDED BY AN INTRUDER ON YOUR COMPUTER. If this happens to you, call your bank or institution allegedly involved to confirm the dire warnings. Ask for tech assistance in restoring your computer to its normal status.

### Tips for Protecting Yourself from Tech Support Scams

- **Never call a number on a security pop-up warning.** Pop-ups that tell you to call tech support are always scams.
- **Never move or transfer your money to "protect it."** Only a scammer will tell you to do that.
- **Never give someone a verification code to log in to your account.** Scammers want it to get into your account.
- **Call your real bank, broker, or investment advisor if you're worried.** And use a number you know is real.

~ <https://consumer.ftc.gov/consumer-alerts/2024/03/new-tech-support-scammers-want-your-life-savings>

### PHONE SCAM ALERT! YOUR BANK'S CALLING

Don't automatically assume that your bank or credit union is actually calling you, **even if their name comes up on the Caller ID or you have their number saved in your phone.** If you pick up the phone, tell them you can't talk right now; you might try getting their name and number to call them back. Hang up and call your financial institution directly to confirm whether there is a problem with your account.

~ <https://www.nwcu.com/learn/phone-scams-online-banking>

Mail Only: ATTN OFFICE-ACP \* AMBRIDGE TOWERS \* 500 BEAVER RD \* AMBRIDGE, PA 15003

# ACP'S SPRING & SUMMER WORKSHOPS

*All workshops are presented by Dr. Kimberly Underwood, ACP's Executive Director, at the **Community College of Beaver County, PA, Center Campus**, and are open to the public **free of charge**.*

**Sign up by calling CCBD's Adult Education Program at 724-480-3451**

## Financial Literacy

Explore the foundations of personal finances and paying off debt faster in this eye-opening course. We give you tools to make healthy financial decisions with monthly expenses in the budgeting portion of our class. Also, we will shed light on how to make good decisions regarding paying off debt quickly and saving on interest you pay overall.

Thursday, April 11 6:00 - 7:00 pm

Wednesday, June 5 11:00 - 12:00pm

Thursday, May 16 2:00 - 3:00pm

Tuesday, July 16 5:30 - 6:30pm

## Credit Score Improvement

Learn all the essentials to get started improving your credit score. The journey begins with details about getting access to your credit score on a constant (free!) basis and getting your credit report. Discussion continues with deciphering how to read your report and identifying problems that can be repaired. We finish the course with strategies to get your score moving upward and to dispute inaccuracies that might be keeping your score low.

Thursday, May 16 3:30 - 4:30pm

Wednesday, June 5 11:00am - 12:00pm

Tuesday, July 16 7:00 - 8:00 pm

## Online Security and Strong Passwords

Examine common internet and email security issues we all face today. Learn the important rules to follow when considering whether to click on a link or email attachment. Develop solid strategies for creating (and remembering!) your own strong passwords using tools provided in the course. Explore the specific tools you need to keep your email, bank account, and personal information safe.

Thursday, April 4 12:00 - 1:00 pm Monday, May 20 12:00 - 1:00 pm

Tuesday, June 4 10:00 - 11:00 am Wednesday, July 17 10:00 - 11:00 am

## Leave Your Cards and Wallet Home—Go Digital



She was swiping her phone over the face of the store's card-reading terminal to pay for a new pair of shoes. "Remember when we had to carry all those cards and stuff in wallets?" she said to her friend. "Guys' back pockets always had that bulge, and we always had to dig through our purses to find them." They laughed.

Hold on to your wallet! Not to protect it, but as a souvenir of the past. More and more people are turning to payment apps on their phones as their preferred way to pay for products and services. Not only are digital wallets more convenient, but they're a safer way to make purchases than even a contactless credit card. They definitely appear to be the wave of the future.

**What exactly is a digital wallet?** It's a free app you download. You put in your bank account and credit card information, it's encrypted, and when you want to pay for something, you just open the app, plug in your PIN, hold your phone over the contactless terminal, and-*bingo!*-your payment is made from the account of your choice.

And here's what makes it super-safe. It doesn't transmit your account or card information to the business. Your wallet only sends a one-time code, called a token, which is then redeemed behind the scenes. Even if the business you're paying or your payment provider gets hacked, you're safe because your account and card data were never exchanged.

Wallets vary, depending on the type of phone you use. To get a good overview of the pros and cons of different wallets, check out: <https://www.vlinkinfo.com/blog/5-best-digital-wallets-apps-in-2023/> Or simply search for "wallet" in your phone's app store if you're ready to give it a try.

## Beware the Skimmer Scam

Security expert Brian Krebs says, "Card skimming theft can affect anyone who uses their credit or debit cards at ATMs, gas stations, restaurants or retail stores. A skimmer is a device installed on card readers that collects card numbers. Thieves will later recover and use this information to make fraudulent purchases. Skimmers can usually be spotted by doing quick visual or physical inspections before swiping or inserting a card. [If anything looks loose, out-of-place, crooked, or has tape or glue around it, use a different way to pay.]

"Skimmers are most often found at ATMs and gas stations, but it's possible for retail stores or restaurants to be involved in a skimming scam as well. Sometimes a tiny camera is planted to record cardholders entering a PIN number into an ATM. PIN numbers can also be stolen via fake keypads placed over a real ATM keypad. Skimmers and related technology can be hard to spot because thieves will attempt to make their devices blend in or match the style of the card readers."

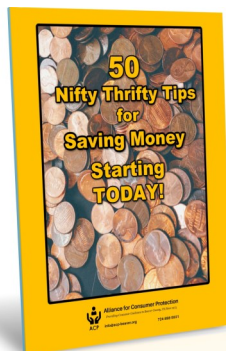
See the entire article here: <https://krebsonsecurity.com/all-about-skimmers/>



## Help Us Help Others

When you become an ACP sponsor, your tax-deductible donation helps us with our operating and outreach expenses, none of which are included in our grants, as we provide consumers with no-cost complaint resolution/mediation, debt and credit counseling, credit score improvement, budgeting, and online security education.

### Benefits of Sponsorship



- ◆ Annual subscription to our newsletter, filled with money-saving tips, scam alerts, our workshop schedule and more, delivered directly to your email inbox.
- ◆ Free copy of “50 Tips for Saving Money—Starting Today!”
- ◆ Sponsoring Businesses receive recognition in every issue of our newsletter and at our community fund-raising events.

Please check one:

☐

**Individual Annual Sponsorship, \$10**

☐

**Business Annual Sponsorship, \$50**

☐

**One-time Donation of \$ \_\_\_\_\_**

Please Print:

Make checks payable to “Alliance for Consumer Protection”

NAME	
STREET ADDRESS	
CITY, STATE, ZIP	
PHONE	
EMAIL	

**Please Mail To:**

**ACP, 106 McKenney Drive, Beaver, PA**

**Thank You!**

**Your Support is Sincerely Appreciated**



**pennsylvania**

DEPARTMENT OF COMMUNITY  
& ECONOMIC DEVELOPMENT

The Alliance for Consumer Protection is funded in part by the PA Department of Economic Development and material support is provided by the Beaver County Board of Commissioners.



# Need Help?

- Being harassed by collection agencies?**
- Been denied credit?**
- Have a complaint against a business or service?**
- Having a problem paying your monthly bills?**
- Need credit counseling?**
- Want help setting up a family budget?**
- Need help clearing up your credit report?**
- Having a landlord-tenant problem?**
- Buy a used car that turned out to be a lemon?**
- Been denied car insurance?**
- Have problems with products or warranties?**
- Need to know how to be safe online?**
- Having trouble paying your mortgage or utility bills?**

## We Can Help You Find Answers!

Public and Small Group Workshops      Personal & Family Counseling  
**All Services are Free, Confidential and Non-Judgmental**



**The Alliance for Consumer Protection**

Providing Consumer Guidance for Beaver County, PA Residents Since 1975

**info@acp-beaver.org**

**724-888-5931**

## Warm Thanks to Our Wonderful Business Sponsors

You help make it possible for us to help others.

**A.K. Nahas Appliance Furniture Mattress TV, 724-576-4640**

**Abbey Carpet and Flooring, 724-728-1925**

**B Well Nation Fitness Center, 724-384-0765**

**Beaver Valley Remodeling, 724-728-2228**

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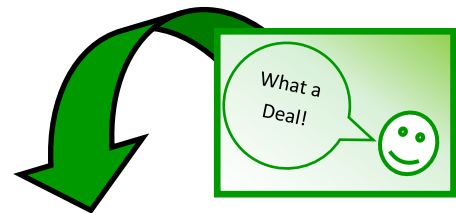


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THE ALLIANCE FOR CONSUMER PROTECTION  
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AMBRIDGE, PA 15003



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See p 6 for details.