

The Holiday Scams to be on the Lookout For in 2018

December 11, 2018 - It's that time of year again! Time for Christmas lights, hot cider and good cheer. And also time to lookout for all of the scam artist who are coming out of the woodwork! Here are some scams to be on the lookout for, and some of these are a little different than in years gone by.

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(function() {  
var s = document.createElement('SCRIPT'), s1 = document.getElementsByTagName('SCRIPT')[0];  
s.type = 'text/javascript';  
s.src = 'http://widgets.digg.com/buttons.js';  
s1.parentNode.insertBefore(s, s1);  
})();
```

```
(function() {  
var po = document.createElement('script'); po.type = 'text/javascript'; po.async = true;  
po.src = 'https://apis.google.com/js/plusone.js';  
var s = document.getElementsByTagName('script')[0]; s.parentNode.insertBefore(po, s);  
})();
```

Fake Apps

What do you really know about that new app you just found and which you think is so great? Who wrote it? What does it do when it is running in background? The truth is, you probably don't know the answers to any of these questions and scam artists know this.

Applications that are found in official app stores like Google Play (Android) or Apple's App Store (iPhone) do get screened to some degree to prevent malware from being installed on your phone. But it is still possible for bad actors to make their apps downloadable from their platforms.

On the other hand, if you get an app from a non-official app store (and there are many) there is a much higher chance of victimization. Installing apps from these sources is called side-loading. Apple doesn't allow this on their phones but it is possible on Android phones. Unless you know what you're doing, it's a bad idea.

Either way, you should look for reviews of any apps you install, before you install them. The risk of installing a bad application is very real. It can allow crooks to track your movements so they know when you aren't home. They can also log key-strokes, read files and in you use your phone for electronic payments or banking, they may be able to gain access to accounts.

Fake Browser Plug-ins

This one goes hand in hand with the fake app scams mentioned above.

Browser plug-ins have gained a lot of popularity over the past decade. The reasons for that are pretty clear. They can automate things like signing into websites or check pricing when you are shopping to make sure you're getting the best

deal. If there is a repetitive task that you hate dealing with every time you go online, there is probably a plug-in available to automate that process for you.

And plug-ins are available for just about every popular browser. I use both Firefox and Chrome, and there are thousands of plug-ins for each of them.

Just as with apps for your phone, you should look for online reviews for any new plug-ins you install, before you install them. The consequences of installing a bad plug-in are pretty much the same as for installing a bad app on your phone.

Fake eCards & eVites

eCards are just online greeting cards and eVites are online invitations. And at this time of year, people don't think there is anything odd when they receive one. But simply clicking to open a card or invitation, even if you recognize the name of the sender, can be a big mistake.

There are certain tell-tale signs that a card of invitation may be fake. Are there any misspellings in the standard text and disclaimers displayed in the email? Or does the email address the card was sent from actually match URL it links to? If the answer to any of these questions is "no," then pick up the phone and call the person named as the sender and ask if what you received is legitimate. Not doing so can result in your computer being infected with a virus, malware or even ransomware. Not a very nice holiday gift.

Of course, these are not the only scams we all need to be alert to. There are still the standard scams such as phishing, fake gift cards, fake coupons and fake charitable organizations; just to name a few. The bottom line this holiday season is that you need to trust your instincts; both online and in face to face situations. If something doesn't feel quite right, walk away. It really is better to be safe than sorry.

byJim Malmberg

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