



Outsmart the Scammers

"Always look for the fool in the deal. If you don't find one, it's you."

Mark Cuban

Identifying and avoiding Internet scams

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This month's recipe, a few laughs and how to connect with us on online.

Cook, Laugh, Connect.

The Internet makes financial transactions easier. Paying bills, shopping, selling your old baseball cards - all of these formerly time-consuming tasks can be done with the tap of your finger on a smart phone. Unfortunately, stealing is no exception.

The more comfortable we've gotten with paying for things online, the more we have opened ourselves up to potential risks. Just like the pre-internet days, scammers are always looking to take advantage of the uninformed and the trusting, and the World Wide Web is the new Wild West. This doesn't mean you should be afraid of online payment systems - they can save you a lot of time and even money - but it does mean you should be cautious and wise when using them.

Inside we've listed the most common tried and true scams to look out for, and tips for identifying new ones.

Learn how you can protect yourself on page 2.

Skipping the scam



Look out for these common scams to avoid being the next victim:

The Nigerian Prince Scam

This scam is as old as scamming itself. The new twist is the con is done by email instead of snail mail, but the content is the same. A Nigerian prince or official emails you asking for help transferring money outside of their country. They offer you a huge reward for allowing them to move millions of dollars into your account. All they need is your bank account information, or sometimes a small holding fee. Needless to say, you never get the fee back and definitely not the reward. Delete these emails and do not respond.

Disaster Relief Scams

After major disasters like Hurricane Katrina or 9/11, some scammers will take advantage of those wanting to help by sending out emails posing as an aid organization collecting donations. You can avoid this by making sure you only give financially to established and verified organizations from their website. Something to keep in mind: legitimate charitable organizations will not ask for you to send personal information via email or text.

Dating Scam

This one is particularly nasty, playing off of people in a vulnerable state. It typically goes something like this: you meet someone on an online dating site. They quickly win you over with their wit and charm, and may even send flowers or other small gifts to you. Over time you develop a trusting

relationship, though you can't meet them in person because they are out of the country or in a different state or simply too busy. About the time you think you are in love, they go through a family emergency and need some financial help to get through it. They say they'll pay you back. Once the money is safely deposited in their account, however, you never hear from them again.

This is an easy one to avoid: no one worth your while will ask for money before getting to know you in person. Block anyone who does and don't look back.

Work-at-Home Scams

Have you ever seen one of those banner ads claiming you can make thousands of dollars without ever getting out of your slippers? While there are legitimate work-from-home opportunities, many of these ads are simply scams. They don't tell you that you have to spend your own money upfront to fulfill the terms of the assignment, like placing ads, purchasing supplies or software to get the job done, and that you may not get paid for all the hours you put in. Before you sign up, ask current employees what their experience has been like, and check with your local consumer protection agency and see what the company's track record is. A good rule of thumb is if it sounds too good to be true, it probably is.

Online Shopping Scams

Some scammers will go through the trouble of setting up fake retail sites, where you can browse and shop for goods. The difference is, when you go to check out, they often ask for a money order, pre-loaded money card or wire transfer. This is a huge red flag.

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Before you purchase anything from a retailer you aren't familiar with online, check for a secure payment service - look for a URL starting with 'https' and a closed padlock symbol, or a payment provider such as PayPal. It also pays to run a quick search on the company and look for reviews or write-ups from other customers.

While these scams are some of the most common, there are certainly more out there. We strongly recommend you read up on tips to avoid Internet fraud from the FBI [here](#). If you believe you have been the victim of Internet fraud or cyber crime, you can report it by filing a complaint with the Internet Crime Complaint Center [here](#).



Client of the month

Each month we honor an SDS client who has shown commitment to the program in the face of extreme challenge. Be encouraged!

My name is Sue. I am from Staten Island, New York. I have been in the program for three years and probably would have been done with the program by now, if I didn't have to take a year off from the program. My home was hit very hard by Hurricane Sandy, which left me financially challenged due to all the repairs that were needed. Unfortunately the monies I received from FEMA and my insurance company (I did not have flood insurance) was not enough to rebuild. Thankfully with some programs through Build Back New York we are back on track now.

After realizing that I could not keep making my minimum payments on my credit cards and also realizing I will never get out of debt, I began searching for different companies that can assist you with relieving your debt. I researched many companies and discovered Superior. Superior had many positive reviews and an excellent rating with the BBB. I decided to call Superior and spoke to Milt. Milton was very encouraging and thorough in explaining how the program worked. I decided to join the program.

If you are having guests at your home, you

might want to consider turning your phone off so they don't have to keep hearing your phone ring and wondering 'why is this person getting phone calls every day?' And do not answer your phone and speak to these creditors because they will try and talk you out of being involved in a debt-relief program. Also something you should know is the difference between the debt and the settlement amount is reported to the IRS and considered income. You might want to ask your representative and your accountant about a "982" form that might exclude you from this.

I began the program with 17 accounts and Superior settled 10 of them already, with only 7 left! I must say they have made some awesome settlements with many of my accounts. I began the program with Priscilla, and when she left the company Marie was assigned to my account. Both these ladies are very positive and encouraging and always respond immediately to your calls and emails. Marie is wonderful!

This program did so well I put my husband in the program and he is doing great. I also received \$300 in my account for referring him. His debt was not as bad as mine and I believe out of 6 accounts they have settled 3 of his. I am looking forward to being debt free and have learned I will never make the same mistake!!!!

Peaches and Cream Popsicles

Cool down with this healthy take on a summer classic

Ingredients:

3 medium peaches	1/3 cup vanilla almond milk
1/2 cup 2% Greek yogurt	1/4 teaspoon pure almond extract
1/3 cup sugar or other sweetener	1/8 teaspoon fine salt

Directions:

Halve and pit the peaches. Cut the peach halves into 1/4-inch dice until you have 1 cup. Place the diced peaches in a bowl; set aside.

Cut the remaining peaches into rough 1-inch chunks and place in the blender. Add the remaining ingredients and blend until smooth, scrape down the sides of the blender as needed. Pour the mixture into the bowl with the diced peaches and mix to combine.

Divide the mixture evenly into the popsicle molds, or disposable small plastic cups. Insert the sticks and freeze until solid, at least 5 to 6 hours.



Laughing Matters

"The White House is making a special Twitter account to answer questions about the new nuclear agreement. Finally using Twitter for what it was designed for — explaining complex, international nuclear agreements involving several nations." –Seth Meyers

"Shepard Fairey, the street artist responsible for President Obama's 'Hope' poster, is now facing vandalism charges in Detroit. It's pretty serious. Detroit officials say the artist's spray paint caused over \$9,000 worth of improvements." –Jimmy Fallon

"He who feels that he is too small to make a difference has never been bitten by a mosquito."

Connect with Superior

For more money-saving tips and a place to give us feedback, check out our blog at <http://superiordebtrelief.com/blog> or follow us on Facebook and Twitter [@SuperiorDebt](#).

Refer-a-Friend

Know someone who could also benefit from our services? Contact one of our member services representatives to join our refer-a-friend program and start receiving incentives today.

Who We Are

Established in 1998, Superior Debt Services is a debt relief company committed to ethically helping consumers lower their credit card debt while encouraging healthy financial habits. Find out more at superiordebtrelief.com.