

Top Ten Online Scams

By BB Lee

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The Top Ten Online Scams
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If you are like me, you probably let your guard down on the Internet when you were new and fell for the silliest schemes or ads.

If a tele-marketer called my home pitching the same junk I would hang up the telephone without a single thought. But, there's something about the Internet that makes the average person instantly believe the clever con artist. Maybe, it's the naive belief that it's on the Internet, so it has to be true. Not!

According to the Federal Trade Commission, the nations's chief consumer protection agency, the following are the top ten scams on the Internet.

1. Internet Auctions.

Surf to one of the virtual market places and place your bid for an Online bargain. After you send in the payment you receive inferior quality merchandise or none at all.

Solution: Why on earth are you buying unseen products from a complete stranger? What would your mother say? Never, ever do this. It's estimated by authorities that up to 90% of all successful Internet scams fall under Auction Scams.

2. FREE Internet Access Service.

Check out these scenario's. A New Internet Access Provider mails you a brand spanking new check to test drive their service. Or, your Online computer retailer sells you a computer with all the

bells and whistles plus Free Internet. Consumer's report they are trapped into a binding legal agreement to use the service for a certain period. Severe fee penalties follow if the service is terminated early.

Solution: Read the fine print on the contract.

3. Credit Card Fraud.

One scammed victim visited an Adult web site and was asked to give his credit card number to prove he was over eighteen. His credit card number was used by this site to charge up fee's for services he never requested.

Solution: Don't give your credit card number to every Tom, Dick, and Scam Artist on the Internet.

4. International Modem Scam Fees.

You are promised free access to a service if you download their view bar. The consumer is then charged huge long distance fee's because the viewer is connected to a long distance dial up service in outer Mongolia.

Solution: Check your telephone bills immediately. Watch out for too good to be true deals!

5. Get Your Free Custom Made Web Site Here.

The seller promises the budding business person an absolutely FREE custom designed web site with all the trimmings for a 30 day trial period. But wait a second...An enormous charge is applied to the applicants charge card, and billed for services they did not request.

Solution: Ask to talk to several satisfied purchasers. Never sign a contract until your lawyer reviews it. Or there's an old proverb. "Wait 3 days before you make an important decision." I'm paraphrasing here. But, you get the point! Don't jump in the boat with everybody. It could be sinking!

6. Pyramid Schemes.

The web site promises you that you will make money selling a product and from those you recruit. Many consumers report never making a dime after spending cash on expensive inventory. They wind up trying to sell products to other recruit's. Only those at the top make money.

Solution: Never buy into a pyramid scheme. Period.

7. Vacation Plan.

The web site advertises a fabulous vacation for a very low price. Later, you get hit with enormous fees on your charge card for monstrous quality accommodations.

Solution: Ask questions about accommodations, extra fees, transfer cost, transportation fee. Ask to contact satisfied customers. Never give out your credit card number to unfamiliar sources.

8. Business Opportunity.

Your own business, high profits, no hard work. You invest your money. The web site vanishes.

Solution: If it sounds too good to be true. Well, it probably is. Check Their claims. Check their background. At least visit the Better Business Bureau site and see if any claims have been filed against them.

9. Investments.

The seller wants you to invest in stock options and make big time *phat* profits!

Solution: If this person could predict what the stock market could do with 100 percent accuracy, do you honestly think they would share it with little old you? Give me a break Chum! Invest with a reputable firm with an established record.

10. Medical Scams.

People with serious health problems have delayed needed care because they believed in medical miracle cures.

Solution: Seek medical help from your health care provider not a fly by night Online con artist.

Avoid the Online scam artist and be very wary of any extravagant claim that promises money for nothing, be careful what you sign, always read the fine print. And always have your scam radar on high.

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