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## **DO YOU KNOW: Some Cyber Deals Are Too Good to Be True**

By Jonathan Gale, founder; DirectComplaint.com

Computers--we love them-- we need them--and in today's world, we can't imagine life without them. It's not just most of us that feel this way--but crooks, con-artists, and scammers-- they love computers too.

There are more scams, and scam artists than ever before out there in the big universe known as the internet. If we as users haven't thought of it, the scammers have. They can be created and launched from any where in the world and they don't require a physical address to get started. There is no corporate registration or sales tax. All it takes is a computer and a plan.

This year, the experts are predicting that consumer spending will go up by 20 percent for online purchases and one out of eight purchases will be a scam. So what do you look for and how can you protect yourself?

1. Only use a web site that you or your friends have used with success in the past.
2. Only make purchases with a credit card, NEVER send a money order, or wire cash.
3. See if the web site has a telephone number, and call it before you place your order.
4. Pay close attention to the wording and spelling of the text on the web site. Often scammers out of the United States will make mistakes.

5. Don't ever give your bank account information such as your account number and password to anyone at any time.

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Use your brain, don't be taken in by a website just because the deal is fantastic or it ends at midnight that day. Check with your state's Attorney General's office or with the Federal Trade Commission if you have any doubts about the integrity of the website. You can find links to many valuable consumer protection websites and helpful tools at [DirectComplaint.com](http://DirectComplaint.com).

Remember, your money is what makes scam artists keep on doing what they do. Be careful and happy cyber-shopping.

This article is one from the "Do You Know" Series

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