SCAMS REPORT

MILTON TOWNSHIP S.A.L.T. COUNCIL MEETING MARCH 13, 2023

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Best Buy[®] Geek Squad™ Scam

The Geek Squad is a subsidiary of Best Buy and provides technical support and repair services for electronic products and appliances to subscribers.

<u>How it works</u>: You receive an email from someone claiming to represent the Geek Squad informing you that your subscription is due for renewal. You're thanked for your business and are given a telephone number to call within 24 hours to confirm the \$199.99 charge or cancel your membership. You've been pleased with the company's service, so you call the number and provide your credit card information as requested to complete the renewal process.

Shortly thereafter, you receive a call from a Geek Squad agent informing you that there was a billing error and you were mistakenly overcharged for the renewal. The agent offers to expedite the refund and tells you the money can be electronically transferred directly to your bank account if you provide your account information. You're anxious to receive the funds and put this matter to rest, so you comply with the request.

In a variation of this scam, you're informed that when the refund was being processed, a larger amount than that to which you were entitled was mistakenly transferred to your bank account. You're instructed to remit the overpayment to the sender at a specific address. To extort even more money from you, the scammer may then contact you again and claim the money you sent was never received.

<u>Here's what really happened</u>: You were scammed. Your Geek Squad subscription was not renewed and no refund for an overpayment was ever transferred to your bank account. Any money you sent is lost and cannot be recovered. This scam is a ploy to obtain your credit card information and gain online access to your bank account.

How to stay safe

- Are you currently enrolled in the Geek Squad program? If you're not, an email about renewing your membership is a scam. If you are a program member, is your subscription due for renewal? If it's not, you are dealing with a scammer.
- Closely examine the sender's email address. The address of a legitimate sender from the Geek Squad should resemble the format "john.doe@bestbuy.com." If the address instead includes another domain (e.g., "john.doe@gmail.com," or "john.doe@yahoo.com"), you are dealing with someone who is not associated with Best Buy or the Geek Squad.
- If you have any questions or concerns about the Geek Squad program, contact a Customer Service Dept. representative at a telephone number or website address you know is correct. Do not use contact information that was given to you by someone else. (NOTE: If you attempt to access the Geek Squad website at *geeksquad.com*, you will be redirected to *bestbuy.com*, the website of the parent company. This is a completely legitimate redirection.)
- If you were overcharged for an authentic subscription renewal, the Geek Squad would have credited your charge card account for the overpayment instead of offering to "electronically transfer" the money to your bank account.
- Be cautious of emails you receive from senders you do not recognize. Never click on links or open attachments in unsolicited emails if you don't know the sender. This will prevent malware from being installed on your device.
- When making an online purchase, be sure the vendor's entire URL address is spelled correctly and that a "padlock" icon precedes the address before providing your personal and financial information. The icon signifies the website is secure and encrypted.
- If you are a victim of this scam, report it to the following agencies:
 - Federal Trade Commission (ftc.gov or 1-877-FTC-HELP),
 - o Illinois Attorney General's Senior Fraud Helpline (1-800-243-5377), and
 - Your local police department.

[Sources: various]