

## SCAM REPORT

### MILTON TOWNSHIP S.A.L.T. COUNCIL MEETING, SEPTEMBER 9, 2024

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**CarShield® Auto Repairs Settlement:** In July 2024, CarShield agreed to pay \$10 million to settle civil charges brought by the Federal Trade Commission (FTC). The charges included misleading advertisements, deceptive claims about covered repairs, false promises about where cars could be repaired, failing to pay for rental cars during repairs, and using phony celebrity and consumer endorsements.

#### Considerations before purchasing a vehicle service contract:

- Check to see if existing warranties cover your car's components.
- Carefully review the contract for exclusions and exceptions.
- Compare the coverage costs from different contract providers.
- Be skeptical of endorsements. Choose the best contract for your needs.

If you encounter problems with a vehicle service warranty company, file a report with the FTC at [reportfraud.ftc.gov](https://reportfraud.ftc.gov)

[Source: FTC]

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#### Recent scams reported on Nextdoor

1. Expensive items such as automobiles, electronics, and appliances are often advertised at prices below market value. These are scams. Before making a purchase, inspect items in person at a public location (e.g., a police station). If the seller refuses to meet or requests payment by gift card, debit card, or wire transfer, you are dealing with a scammer.
2. Subscribers received messages that their accounts had not been "verified." They were instructed to click a link in the message to begin the verification process. They were informed their profiles would be deleted if they failed to comply. This is a phishing attempt to steal personal information and install malware on a victim's device. If you receive a "verification" message, delete it without clicking any links.
3. Subscribers received promotional messages offering free packages of steaks. To receive the steaks, they had to pay a \$10 shipping fee. This is a scam. Those who paid the fee lost their money and had their personal and financial information stolen in the process.
4. A subscriber received a call from someone claiming to be from Blue Cross Blue Shield (BCBS). The caller said he wanted to verify the account information and offered the subscriber a gift card for complying. If you receive such a call, hang up and do not provide any information. You are dealing with a scammer. BCBS does not issue gift cards in exchange for personal information.

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#### Wheaton, Illinois incident

A Wheaton resident received a suspicious call from someone inquiring about her residence. She did not care for the caller's demeanor and wisely hung up. The residence was not for sale so there was no legitimate reason for anyone to ask about it. The call was likely a scam attempt in which the caller used a seemingly innocent inquiry to gain a victim's trust and access to her personal and financial information. If you receive a similar call inquiring about your residence, hang up. Do not provide any information to the caller.