FBI warns of charity scams

(KLZA)-- Charity fraud schemes can happen any time, but they are especially prevalent after disasters. Criminals use tragedies like Hurricane Ian to exploit those who want to help.

Scammers will leverage a natural disaster to steal your money, your personal information, or both. Disaster and charity fraud can come in many forms, from emails and social media posts, to crowdfunding platforms and cold calls. Always use caution and research where to donate to charitable causes.

The FBI has some tips on how to avoid becoming a victim of a charity fraud:

Do your homework when it comes to donations. Research charity reviews online, state regulators of charities, and charity reports and ratings via the Better Business Bureau.

Give to established charities or groups whose work you know and trust.

Never make charitable donations by gift card or wire transfer. Credit cards are safer.

After donating, be sure to review your financial accounts to ensure additional funds are not deducted or charged.

Don't believe your caller ID. Scammers often spoof agency phone numbers. It is always best to research the organization telephone number and call direct to verify. Do not be pressured or rushed to donate. If so, it may be a scam.

Do not click on links from sources you don't know. These could be attempts to download viruses onto your computer or cell phone. Manually type out links instead of clicking on them.

Be wary of charity names which sound very similar to well-known charities, as well as email addresses which are not consistent with the charity soliciting donations.

Check the charity's website URL – most legitimate charity organization websites use .org, not .com.

If you think you are a victim of disaster or charity fraud, report it to the National Center for Disaster Fraud at 1-866-720-5721 or online at justice.gov/DisasterComplaintForm

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