



S.C.R.A.M. GAZETTE



200 Million Yahoo Accounts Hacked

[Recode](#) reports that Yahoo is getting ready to confirm a widespread security breach that compromised more than 200 million user accounts this summer, when a notorious hacker named Peace was trying to sell the credentials online for \$1,800 (that's it?). The package included user names, lightly encrypted passwords, and personal information such as dates of birth.

Confirmation of the breach — Yahoo said it was aware of Peace's claims earlier this year but was investigating the matter — could not come at a worse time. The company is in the process of being acquired by Verizon for \$4.8 billion, and the hack could be costly if government investigators and other legal action find the company at fault. Yahoo shareholders are reportedly worried that it could impact Verizon's final purchase price.

As is now the routine, if you have a Yahoo account, you should change your passwords, if you haven't already, and turn on two-factor authentication. Additionally, if your Yahoo password was the same password you use for other accounts, you should change those, too. And then you should try to figure out if there's anything associated with your Yahoo account worth stealing.

Source: [New York Magazine](#)

BBB—Top Five Tips for Preventing Scams

This month, BBB's Scam Alerts turn five years old. What have we learned over the past half decade? A lot, it turns out. To celebrate the anniversary, we are sharing our top five tips for spotting a scam.

Scam Alert's Top Five Tips:

Scammers are constantly coming up with new ways to fool victims. But most scams have a few elements in common.

- Always be wary of "too good to be true." If a deal is significantly better, a price lower, or an offer greater than you can find elsewhere, be cautious. Keep in mind that businesses need to turn a profit. If a company's offer is so amazing that it's not sustainable, it could be a ploy.



- Don't underestimate the power of a quick online search. An online search can go a long way in uncovering a con. Chances are that the scam has already fooled other people, and they have posted about it online. Be sure to check out BBB Scam Tracker for the latest (bbb.org/scamtracker).
- Pay with a credit card and refuse unusual forms of payment. Protect yourself by paying with a credit card, which gives you additional protections such as the opportunity to dispute charges if the business doesn't come through. Be wary of anyone who requests

alternative forms of payment, such as wire transfers, pre-paid debit cards, or gift cards.

- Watch out for a change in routine. If an organization normally reaches you one way, be suspicious if you suddenly start receiving a different type of communication. For example, government agencies generally communicate through mail, but scammers impersonating them often call or send email.
- Don't believe what you see. Con artists can spoof phone numbers, email templates, websites, letterhead, and social media accounts. Just because something looks real, doesn't mean it is. Instead of relying on your eyes, look for other warning signs.

WWW: bbb.org

Next Presentation

SCRAM

10/26 @ 11 AM

"Confidence Scams"

Niles Police Department

7000 W. Touhy Ave
Niles, IL 60714
847-588-6500

www.nilespd.com

Connect with US!



WWW.NILESPD.COM

Trick or Treat Safety Tips

Halloween is a fun time for children and it has some potential risks as well. The Niles Police Department would like to recommend hours for parents to consider for a safe trick or treating experience. The recommended times for trick-or-treating are 2 pm to 8 pm on October 31st, these times are only a recommendation and parents or guardians should consider what is best for their child.

For Parents:

- Make sure kids under 12 go trick-or-treating with a parent or other trusted adult.
- Give kids a flashlight or glow stick and add reflective tape to their costumes to make them more visible to motorists.
- Accompany your children (or send an older sibling) and make sure they don't enter anyone's home without your permission.



- Use makeup instead of a mask, so your child's view is not obstructed.
- If you are concerned about sex offenders in Niles please consult the Illinois Sex Offender Registration at <http://www.isp.state.il.us/sor/>. As a reminder Illinois Law prohibits registered sex offenders from participating in any holiday event involving children, including Halloween.
- Make sure kids cross only at corners.
- Caution them against crossing the street between parked cars, where drivers can't see them.
- Warn children not to eat any goodies until you've had a chance

to inspect them. When in doubt, throw it out.

For Drivers:

- Slow down and watch for children, especially while backing out of driveways or making turns.
- If you're driving kids to an event, let them enter and exit the car only from the curb side of the vehicle.

For Candy-Givers:

- Please turn on your outside lights as a guide to trick or treaters and parents that you are a participating home.
- Consider the age of the child to whom you're giving candy. Small hard candies can be a choking hazard for little kids.
- Clean up lawn accessories and clear your walkway so kids don't trip.
- Keep Fido and other pets inside.

Fake 'Referendum' Scam Targets Seniors

A new scam is targeting seniors, preying on fears that they could lose Social Security benefits. Seniors are scared into donating to this fake cause and providing their personal information.

How the Scam Works:

You get a letter in the mail. It seems to be from a nonprofit advocacy group and claims that Congress is attempting to abolish Social Security. Fortunately, this group is working to save the benefits. They are allegedly mailing referendum ballots to every senior citizen in the country, allowing them to vote to keep the government program.

To keep up its work, this group needs your donation. A donation of \$16.45 will pay to mail "an additional 36 referendums on Social Security

to citizens across America who feel the same way as you and me."

Of course, the donation is a scam. If you send money, you will be out \$16.45. Victims who fill out the form to make a credit card donation, open themselves up to ID theft and additional fraudulent charges. As usual, the scam varies slightly in different reports. The name of the advocacy group often changes and so does the exact language used.

How to spot this phishing scam:

- Be wary if you are being asked to act immediately. Scammers typically try to push you into action before you have had time to think.
- Don't share your credit card information. Paying by credit card is typically a great way to protect

yourself when purchasing online. But sending your name, address and credit card information to scammers opens yourself up to ID theft and other cons.

- If it seems too outlandish to be true, it probably is: Many cons snare victims by offering deals too good to be true. But some, like this, scare targets into taking action. Either way, use common sense and a quick web search.
- Know your government: In the United States, referendums are not held on the national level and differ from state to state. Outside organizations do not pay for referendum ballots to be sent to voters

Source: BBB.org