

Current Coronavirus Scams

March 19, 2020 - Rahm Emanuel once said you should never let a crisis go to waist. Apparently, the scam artists have taken his advice to heart, and they are now targeting businesses and individuals alike. Here is the rundown on the scams we know of already. Just keep in mind as you are reading through this, there will be more to come.

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(function() {
var s = document.createElement('SCRIPT'), s1 = document.getElementsByTagName('SCRIPT')[0];
s.type = 'text/javascript';
s.src = 'http://widgets.digg.com/buttons.js';
s1.parentNode.insertBefore(s, s1);
})();
```

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(function() {
var po = document.createElement('script'); po.type = 'text/javascript'; po.async = true;
po.src = 'https://apis.google.com/js/plusone.js';
var s = document.getElementsByTagName('script')[0]; s.parentNode.insertBefore(po, s);
})();
```

CDC Going Door to Door

First reported in New Jersey, this scam has spread quickly. Individuals and teams of people claiming to be from the CDC are reportedly going door to door under the guise of gathering information on the Coronavirus. When someone answers the door, they attempt to convince would-be victims to invite them into their homes.

So far there haven't been any cases that we're aware of where the culprits have been successful, but it is likely that victims would either be robbed or asked for information that would allow them to become identity theft victims.

At some point, it is also likely that other agency names, like the National Institutes of Health (NIH) or Health and Human Services (HHS) will be used for the very same scam.

The Federal Government is not sending teams of people from any of these agencies to individual homes unsolicited. If someone shows up on your doorstep claiming to be from one of these agencies, do not grant them access to your home, but do call your local police department.

Phishing Scams

Be careful of unsolicited email messages talking about the virus. This is especially true of messages using CDC logos or with attachments. These messages can look very official and cause a tremendous amount of damage.

Clicking on links within the messages or opening attachments can install computer viruses, Trojan horses, malware and ransomware on your computer. If your computer is on a network, other computers on the network can also be infected. A single mistake can be enough to lock up your computer permanently and for business, these messages have the potential to shut your entire business down or cost you tens of thousands of dollars to regain access to your files.

Charitable Contribution Scams

This is an old but very effective scam. You receive a message or see an ad to donate to help in the fight to stop the virus. It pulls at your heart strings and you decide to donate a few bucks.

You might not miss your original \$5 or \$10 donation, but now the people running the scam have got your credit card number, its expiration date and the security code. Time to shop, shop, shop, and all with your money. While consumers will likely get the money back, it will take some time and effort to do so. Also, if you used a debit card instead of a credit card, the rules for filing a claim are different. They are actually shorter and if you don't file the claim in time, you could be on the hook for the charges.

If you use a debit card or electronic check that is tied to a business account, there is an excellent chance that you won't get any of your money back. Federal consumer protection laws do not apply to business accounts. Business owners are expected to take additional precautions to protect their own funds and banks are not required to reimburse them for most fraudulent activity.

Miracle Cures

Beware of snake oil salesmen. They are all over the internet these days and they are pedaling a wide variety of Coronavirus cures and preventative medicines. Don't fall for their pitches.

There is currently no known cure or vaccine for COVID-19. The FDA, FTC and the FCC have sent many of the companies selling these "remedies" cease and desist orders, but as quickly as one company goes away, another pops up.

It should be noted that some advertisements for natural homeopathic remedies and preventatives can't be regulated under current laws. That doesn't mean that the claims made in these ads are accurate.

Anyone seeking information on COVID-19 prevention or treatment should contact their local health department, the CDC or their own physician.

As we become aware of other scams, we'll post them here. In the meantime, please be careful and avoid becoming a victim.

by Jim Malmberg

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