

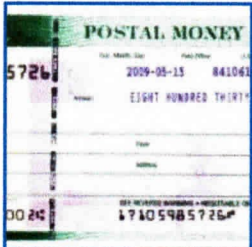
Top Scams of 2009

by Kristen Castillo ~ December 23rd, 2009. Filed under: [Consumer](#), [internet fraud](#), [investigative](#), [loan modifications](#).

Scams happen all the time. That's why we need to be careful when responding to in-person, phone, mail and email inquiries for products or services.

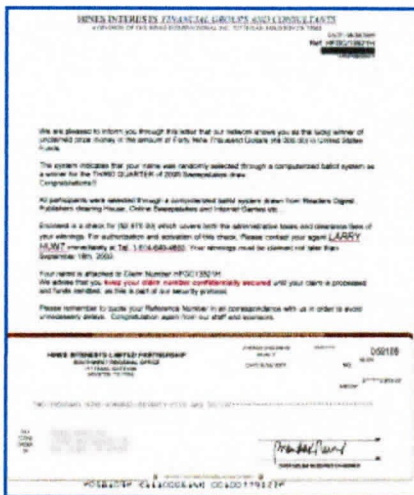


Now the [Better Business Bureau](#) has compiled a list of the top scams they've tracked in 2009. Topping the list are weight loss pill free trial offers. This is an issue the I-Team has tackled this year as well. [Our stories on offers for Acai berries](#) were eye-opening. Consumers signed up for one product and ending up paying for a lot more. And when the company's employees faced I-Team cameras, they scrambled.



Another scam on the list involves mystery shopping, which is another topic the I-Team heard a lot about this year. Jodie of San Diego recently emailed us about a secret shopping offer. She said, "I am supposed to send them \$2,690 with fees through Western Union to them in total in which I keep the rest of \$250.00 seems simple enough, except the check did not clear and my bank dropped me for giving them a fraudulent check."

The BBB says many of these secret shopper offers are bogus, costing consumers hundreds and sometimes thousands of dollars in bank and money wiring fees.



Fraudulent lotteries also make the BBB's scam list. A letter in the mail or an email notifying you of your lottery or sweepstakes winnings may look legitimate, but it's typically a scam.

A major red flag is the request to send money — usually hundreds of dollars — to pay taxes and fees. Most of the time, any

money sent goes right to the scammers.

[The Grandma Scam](#) has been a big scam this year as well. 10News has reported on the fraud, which typically involves a victim receiving a phone call or email claiming a family member needs help, especially money to get out of a jam. Victims are told to wire money to help the family member, but it's all a con.

The best way to prevent this type of fraud is to contact the "distressed" family member directly or contact someone else in the family who can verify the "distressed" family member's well-being.

The I-Team has reported numerous [mortgage foreclosure rescue scams](#) and [problems with debt assistance](#) during 2009. [These scams](#) also make the BBB's top scams list because they prey on vulnerable families who are struggling in a down economy. Paying money upfront for a [loan modification](#) or debt consolidation may seem like a good idea, but we've found it's often a gateway to more financial problems. The best thing consumers can do is deal directly with their lender or the company to which they owe money.

With all these scams masquerading as great offers, consumers need to be vigilant. For help or questions about scams, contact the 10News I-Team by email iteam@10news.com.

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