

Scam Alert: The Sweetheart Scam

Millions of Americans use dating sites, social networking sites and chat rooms to meet people. Unfortunately, scammers also use these sites to meet potential victims. They create fake profiles to build online relationships only to steal their victims' money.

Here's How the Scam Works:

The victim goes on a website looking for companionship. She meets someone who seems to be a lot like her and shares all of her interests. He communicates frequently and soon convinces her to give him her private email and phone number. He becomes a close friend, then her love interest. He becomes the "perfect match." He professes to live or work overseas, which is why they can never manage to meet in person. Once the romance is firmly established, he starts having money issues. The average victim loses \$100,000 to this scam.

Red Flags:

- Professes love quickly
- Communicates several times a day via phone and email
- Sends long emails about himself and his life
- Smothering displays of affection
- Claims to be from the U.S. but is overseas for business or military service
- Claims to need money for emergencies hospital bills, or travel or unexpected business expenses
- Plans to visit, but can't because of an emergency

How to Protect Yourself:

- Slow down, and talk to someone you trust. Don't let a scammer rush you.
- Check any photos the scammer sends on Google image search to see where they might have come from.
- Never wire money, put money on a gift or cash reload card, or send cash.
- Contact your bank right away if you think you've sent money to a scammer.
- Terminate any contact.