New Mexico shoppers looking for a good deal this holiday season should be aware of scams designed by criminals to steal money and personal information.

According to the FBI’s Internet Crime Complaint Center, in 2019 New Mexicans lost a total of almost $18 million due to a variety of scams, ranging from non-delivery of things people paid for to phishing and identity theft.

“Because of the COVID-19 pandemic, more people than ever are expected to shop online this year,” James Langenberg, Special Agent in Charge of the Albuquerque FBI Division, said. “Unfortunately, that means more potential victims of holiday scams. The FBI urges consumers to be vigilant and protect themselves against criminals looking to make a quick buck.”

The FBI wants local shoppers to enjoy a scam-free holiday season by being on the lookout for the following schemes:

Online Shopping Scams: If a deal looks too good to be true, it probably is. Steer clear of unfamiliar sites offering unrealistic discounts on brand-name merchandise. Scammers frequently prey on bargain hunters by advertising “One-Day Only” promotions from recognized brands. Without a skeptical eye, consumers may end up paying for an item, giving away personal information, and receive nothing in return except a compromised identity.

Payment Red Flags: Be cautious of sellers and websites that demand payment solely through gift cards. Scammers sometimes encourage shoppers to conduct wire transfers, allowing criminals to quickly receive illicit funds. Credit cards provide several layers of security against fraud and are typically the safest way to conduct online shopping.

Charity Scams: Charity-related frauds increase during the holidays as individuals seek to donate money to those less fortunate. Criminals use phone calls, email campaigns, and fake websites to solicit on behalf of fraudulent charities. Scammers target people who want to donate to charity, then hoard their well-intentioned donations while those most in need never see a dime.

Money Mules: During the holidays, lots of people are looking for opportunities to make extra money. Be careful about unsolicited emails promising you easy money with little or no effort. It might be a money mule scheme. A money mule is someone who transfers or moves illegally acquired money on behalf of someone else.

These are just a few of the scams being conducted during this holiday season. More information on scams can be found at www.ic3.gov.

Steps to avoid holiday fraud schemes

Before shopping online, secure all financial accounts with strong passwords or passphrases. Additionally, the FBI recommends using different passwords for each financial account.

Check bank and credit card statements routinely, including after making online purchases and in the weeks following the holiday season.

Never give out personal information— such as your date of birth, Social Security number, or billing address— to anyone you do not know.

Be wary of promotions and giveaways that request your personal information.

Prior to donating to any charity, verify that they have a valid Taxpayer Identification number by visiting their website or calling the charity directly.

Reporting fraud: Shoppers who suspect they’ve been victimized should immediately contact their financial institution, then call their local law enforcement agency or the FBI at (505) 889-1300.