

NAPLES COMPUTERS HOW-TO • SECURITY & SAFETY

Charity Scam Warning Signs: Give Safely After a Disaster or at the Holidays

After a hurricane, or during the holidays, requests to donate show up everywhere: phone calls, texts, emails, and social media. Most are real, but scammers cash in on the same urgency and generosity. This guide shows the warning signs, which payment methods are never safe for a donation, how to verify a charity before you give, what to do if you already paid a fake one, and where to report it. (The caller names, numbers and screens shown are made-up examples.)

How charity **scams** work

They cash in on generosity, right after a disaster, or during the holidays.

The urgent appeal

A call, text or post asks you to give right now, "before it's too late."

A name that sounds right

Close to a real, well-known charity's name, but not quite.

An unusual way to pay

Gift cards, wire transfer, cash, or cryptocurrency, instead of a card or check.

The warning signs of a charity scam

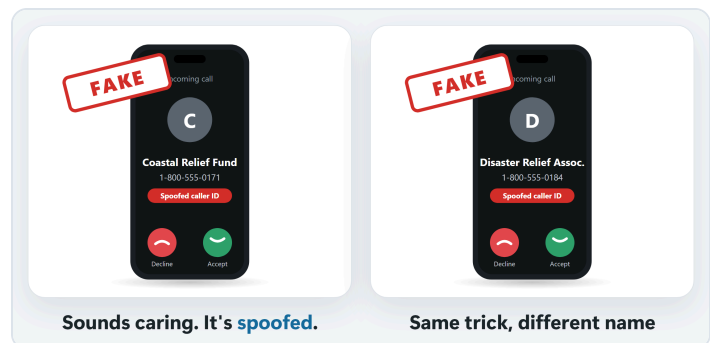
WARNING SIGN

1 Caller ID and caller names prove nothing

Scammers can make any name or number show up on your phone, and pick a name close to a real charity's.

WHAT TO DO

Hang up, and look up the real charity yourself, by typing its website address, not a link from the call or text.



VERIFY FIRST



Verify a charity before you give

Go straight to the charity's own website, by typing the address yourself. Check a charity watchdog, or the I.R.S.'s own list.

WHAT TO DO

Give.org (BBB Wise Giving Alliance) or Charity Navigator rate charities. The I.R.S. Tax Exempt Organization Search confirms a group is a real, registered charity.



Verify, then give

NAPLES COMPUTERS

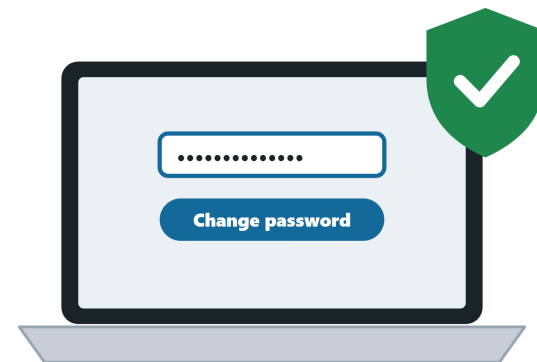


Not sure if a link or email is real?

Forward a suspicious charity email or text, or the link it points to, and we'll check it before you click or give.

WHAT TO DO

Already clicked a bad link, or think your computer picked up something from it? Call 239-513-1960, then click Join Remote Session at naplescomputers.com.



We check it before you click

Warning sign 2: how they reach you



A phone call or robocall

Live caller or a recording, asking you to "confirm" a pledge



A text or email

Often with a link, right after local news covers a disaster



A social media post or ad

A photo of storm damage, sometimes copied from an older, unrelated event

- ☐ Door-to-door or roadside collectors
Ask for ID, and whether the money goes to that specific charity
-

Warning sign 3: how they want you to pay

- ☐ Gift cards
Any request to pay with gift cards, or read them the numbers on the back, is a scam
 - ☐ Wire transfer or cash apps
Zelle, Venmo and wires send money instantly, with no way to get it back
 - ☐ Cash or cryptocurrency
Untraceable, and gone the moment you hand it over
-

3 rules to remember

- ☐ Give to charities you already know
If you want to help after a disaster, your favorite trusted charity almost always has a relief fund
 - ☐ Never pay with gift cards, wire, or crypto
Use a credit card or check: both can be reversed if something's wrong
 - ☐ You can always say no, and call back
A real charity will never pressure you to decide on the spot
-

Already paid a fake charity? Act fast.

- ☐ Paid by credit card or debit card?
Call your card company right away and dispute the charge
 - ☐ Paid with a gift card?
Call the retailer or gift card issuer immediately; some can still freeze the balance
 - ☐ Paid by wire, cash app, or crypto?
Contact the service right away, but these are usually impossible to get back
 - ☐ Watch for "recovery" scams
Anyone who charges a fee to "get your donation back" is also a scam
-

Report it, and warn others

- ☐ ReportFraud.ftc.gov
Tell the Federal Trade Commission. Reports help stop scammers.
- ☐ Your state Attorney General's office
Most states have a charity registration and complaint line
- ☐ Warn your neighbors and family
After a local storm, scammers target the same neighborhoods more than once

Recap: spot a charity scam

- ☐ Caller ID and names can be faked
- ☐ Watch calls, texts, emails, social posts & collectors
- ☐ Gift cards, wire, cash & crypto: never for a donation
- ☐ Verify on the charity's own site, Give.org, or I.R.S. search
- ☐ Give to charities you know; you can always say no
- ☐ Report it at ReportFraud.ftc.gov, and warn your neighbors

The safest move is always to give directly: go to a charity you already trust, and type its website address in yourself, rather than responding to a call, text, email or social post. If you're ever unsure whether a request is real, forward it to us and we'll check it before you click or give.



Got a suspicious charity call, text, or email? We'll check it for you.

Call 239-513-1960

naplescomputers.com · **We Make I.T. Happen!**