

Scam Alert – Online Dating Scams

By Putnam County State Bank – To Keep it From Happening to You

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Millions of Americans use dating sites, social networking sites, and chat rooms to meet people. And many forge successful relationships. But scammers also use these sites to meet potential victims. They create fake profiles to build online relationships, and eventually convince people to send money in the name of love. Some even make wedding plans before disappearing with the money.

An online love interest who asks for money is almost certainly a scam artist.

How to Recognize a Scam Artist

The relationship may not be what you think, especially if your sweetheart:

- wants to leave the dating site immediately and use personal email or IM
- claims love in a heartbeat
- claims to be from the U.S., but is traveling or working overseas
- plans to visit, but is prevented by a traumatic event or a business deal gone sour

Scammers also like to say they're out of the country for business or military service.

What You Can Do About It

You may lose your heart, but you don't have to lose your shirt, too. Don't wire money to cover:

- travel
- medical emergencies
- hotel bills
- hospital bills for a child or other relative
- visas or other official documents
- or losses from a temporary financial setback

Don't send money to tide someone over after a mugging or robbery, and don't do anyone a favor by making an online purchase or forwarding a package to another country. One request leads to another, and delays and disappointments will follow. In the end, the money will be gone along with the person you thought you knew.

Report relationship scams to:

- The website
- The Federal Trade Commission at <https://www.ftc.gov/complaint>
- The FBI's Internet Crime Complaint Center at <https://www.ic3.gov>
- The Missouri Attorney General at <https://ago.mo.gov/civil-division/consumer/consumer-complaints>