

## What You Can Do To Avoid Email Scams

Along with spam advertisements hawking prescription medicines, 'cheap' mortgage rates and online gambling sites, there are a number of common scams whose sole goal is to separate you from your money.

One of the most common is the Nigerian bank scam. Someone sends you an email pretending to have some kind of relationship to a government official who has recently died, most often in Nigeria. They claim to know about money that was deposited in a secret account that is not accessible to them. In exchange for paying the "transfer fees" and accepting the money in your account, you get to keep a large portion of it. Of course, there is no money and they just want to get your bank account information and the transfer fees you send them.

Some Internet scams offer investment opportunities with huge paybacks. They usually claim to be risk-free, but once they have your money, you're very unlikely to see any return. Another common scam involves offering credit cards for those with bad credit ratings - just send a security deposit and processing fees. In return you get - that's right - nothing. And by the time you start to investigate, the scam artist has disappeared.

These scams can also effect legitimate businesses you might be dealing with. Because there is so much spam these days, the email services are working hard to filter it out. These filters can sometimes stop legitimate messages, however, and you may not receive something you wanted.

### How To Avoid Getting Scammed

First, never reply to spam. This just tells the spammer that your email is in fact valid and the amount of spam you'll receive will quickly multiply. Some spam will even include a link at the bottom for removing yourself from their list. If it's a true spam email, don't use this - it just confirms your email address as well. If you did sign up to receive the email however, this is a legitimate way of removing yourself from future mailings.

Above all, never give your credit card number, bank account details or private data to anyone unknown over the Internet. PayPal, for example, and other legitimate online businesses will never ask for your password in an email. One common scam is to fake return addresses and tailor subject lines and content so the message appears to be from them or another financial institution 'confirming' your information. Don't fall for them.

What is spam to one person may be a welcomed advertisement to another, so it isn't a simple thing to stop. But in general, if you don't recognize the person sending you the message, it's probably not someone you wanted to hear from. After all, how many former dictators can there really be in Nigeria?

### About the Author

Are you wonder how to fully protect yourself from email scams and other internet security threats? Find out how to [stop spam](#) and other threats on the Online Security Toolkit website. Visit <http://www.onlinesecuritytoolkit.com> for more information.

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