

Looking for love on the Internet in 2016? Signs your online sweetie may be a scammer



Everyone's looking for love, and many of them are doing it online — the numbers prove it! Nearly 50 million Americans have tried online dating, and 20 percent of current committed relationships began online, according to StatisticBrain. Online dating is now widely accepted as a great way to meet someone, but if you're not careful, you may find more than your heart gets stolen in an online romance.

In 2014, online fraudsters bilked romance-seekers out of nearly \$87 million, according to the <u>Internet Crime Complaint Center's</u> report for that year (the latest available). Interestingly, the report

also shows online fraud complaints spiked in March and April — the months immediately following Valentine's Day in February.

If you'll be looking for love online this year, remain alert for signs that the other party in your relationship may not be who they say they are. <u>Western Union</u> points to common signs of a romance scam, including:

- * You meet online and the "relationship" progresses quickly, with email and phone conversations. You may trade pictures, too, but haven't yet met in person.
- * Your "love interest" begins asking you to wire money they need airfare to come meet you, their child has a medical emergency, they need money to expand their business in a foreign country. The requests come with promises of repayment.
- * In a fairly recent variation of the romance scam, the scammer may pose as a member of the American military, stationed overseas.

According to the FBI, other signs of an online dating scam can include:

- * You meet on a dating website, but the other person urges you to leave that site and communicate through social media, personal email or instant messaging.
- * The other person moves quickly, professing love too soon in the relationship.
- * He or she sends a photograph that looks too good to be true, as if it comes from a glamour magazine.

Experts agree that any request for money, and especially a request for a money transfer, should raise alarms. Western Union advises you to never send a money transfer to someone you have never met in person, and to be suspicious if someone asks for your financial information, like a credit card number or sensitive information, like your Social Security Number.

If you've sent money to someone via Western Union and suspect you've been scammed, call the company's fraud hotline at (800) 448-1492. If the funds haven't been paid out to the receiver, you may be able to stop the

transaction. If the money has already been paid out, file a complaint and file a report with your local law enforcement agency. Scammers take advantage of good, intelligent people all the time. As you're dating online, it's important to know the <u>types of scams to watch for</u>, and to take steps to protect both your heart and your hard-earned money.