



CONNECTICUT CONSUMER PROTECTION MONTHLY NEWSLETTER

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SCAM ALERT

What it is: Bitcoin ATM Scams (also called virtual currency kiosks)

How it works:

Bitcoin ATMs let users buy cryptocurrency with cash. Scammers exploit them by posing as law enforcement, the IRS, or a romantic partner, pressuring you to deposit money. The deposited funds are then converted to crypto and transferred directly to the scammer, making your money untraceable and unrecoverable.

How to protect yourself:

Always verify who you are speaking to. Never give away your personal or financial information to a stranger. If the caller claims to represent a company or agency, call that organization's customer service line to confirm the caller's identity.

Online Holiday Shopping: Deals & Steals

In 2024, consumers lost [\\$435 million](#) to online shopping fraud.

This year, as online shoppers search for the best holiday **deals**, scammers are on the lookout for the best **steals**: your money and personal information.

Be skeptical of suspiciously low prices

If you see a high-demand product for an unusually low price, that's a red flag. Scammers will create fraudulent websites and pop-up ads displaying extreme markdowns on popular items. Avoid clicking on ads from stores you do not recognize.

If you are shopping for a children's toy or game, buy from a trusted retailer. Purchasing from an unknown website may lead to counterfeit or knock-off items which do not follow safety guidelines.

TIP: Search the company's name followed by "scam," "review," or "complaint"

Use a credit card for online purchases

If possible, use a credit card when shopping online as it offers more protection than a debit card.

If you notice unfamiliar charges on your credit card statement, contact your financial institution immediately. Under federal law, you may dispute up to \$50 of unauthorized credit card charges.

TIP: Before you checkout, look for "HTTPS" at the start of the URL. The 'S' stands for secure, meaning your info is protected.

Read through return and refund policies

Retailers must list their return and refund policies. It should indicate the return window, which party pays for shipping costs for returns, and if there are restocking fees.

If you purchase an item on sale, be sure to review the return policies. Retailers often have a different refund policy for sale items, especially on clearance.

TIP: Keep your order confirmation, receipt, and tracking number. Save any communication with the company, including emails or texts.



SPEAKING REQUESTS

Want DCP to speak to your organization, or table at your event? Contact Erin Walsh at Erin.E.Walsh@ct.gov to submit a request.

Contact Us

Connecticut Department of Consumer Protection

450 Columbus Boulevard,
Suite 901

Hartford, CT 06103-1840

Main Line: (860) 713-6100
(8:30 a.m. – 4:30 p.m.)

Consumer Complaint Center

(860) 713-6300

Toll Free: (800) 842-2649

8:30am-4:30pm

Email:

DCP.complaints@ct.gov

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and LinkedIn

The best way to avoid online scams is to shop in-store. Here are some things to keep in mind:

- Know your return policy before you buy. Retailers may charge a stocking fee for returned items, which may be deducted from your refund amount.
- If you return an item after 90 days, you are not entitled to a sales tax refund.

For early bird shoppers:

- Pay attention to warranties and return windows. Remember the return clock starts ticking when you buy the item, not when the recipient opens it.

For additional tips, check out the [Federal Trade Commission](https://www.ftc.gov)'s website.

Veterans: How To Spot & Avoid Scams

Last year, veterans and military retirees reported losing **\$419M** due to fraud, per the FTC.

Here are some ways to help protect yourself:

Be cautious

- Be wary of companies contacting you claiming to be “on behalf of the VA” or offering to assist with accessing your benefits.
- Callers who encourage you to move money around to “protect your benefits.”
- Only engage with websites that end with “.gov”
- Contact Veteran Affairs for help from an accredited representative or Veterans Service Organization.

Stay educated

- Subscribe to [MilitaryConsumer.gov/blog](https://militaryconsumer.gov/blog) for latest scam trends.
- Visit VSAFE's website for additional resources in preventing fraud.

Report scams

- Report suspected fraud to VSAFE Fraud Hotline at 833-388-7233 or Federal Trade Commission

Share this with a Veteran in your life

Have a tip we missed? A topic you want more information about? Send us an email at

DCP.Communications@ct.gov.