



## Scam Alert

### Hackers Feast at Brokerages

**THE SCAM** Hackers have broken into customers' online brokerage accounts more in the past two years than ever before, according to the SEC. Such scammers sell the investments and wire the money; or they invest victims' cash in penny stocks they own to pump the value, then dump their holdings, leaving you with worthless shares. Thieves have claimed victims at E-Trade, Fidelity, Merrill Lynch, Schwab and TD Ameritrade. The scariest part: Firms are not required to reimburse you.

**HOW THEY GET YOU** You log in to the brokerage website, and spyware captures keystrokes of your user name and password. Or you follow a false e-mail link to the sign-on page.

**HOW TO FOIL 'EM** Ask the brokerage whether it provides a key fob with a passcode that changes every few seconds and must be entered at log-in. These foil most spyware. Also, don't check accounts on public PCs. And be wary of unsecured wireless networks, such as those at airports. At home, keep your anti-spyware programs updated, and never go to any site via an e-mail link.

—KATE ASHFORD

“I got a box of beans instead of a \$300 hard drive!”



**Q** My husband and I bought a \$300 hard drive from Best Buy, but when we opened the box, it was empty except for three bags of dried beans! We immediately called Best Buy, but the manager said the store wasn't responsible and I should call the manufacturer. When I did, the manufacturer pointed blame back at Best Buy. Finally, I called Best Buy's corporate office; the customer service manager said there was nothing he could do. Ugh! Can you help? —Maja Chiesi, New York City

**Answer** A box of beans, huh? Sounds like a booby prize from *Let's Make a Deal*—only less funny, since you're out \$300. You'll probably never know what happened here; perhaps an employee stole the hard drive or maybe someone else bought it, kept it, returned the box and got his money back. Best Buy likely took a hard line because it had no way of knowing if you were the responsible party. Not that that excuses the retailer's behavior: As an innocent victim and a good customer, you shouldn't have been left holding the beans, so to speak.

In a rare case like this or the more common scenario of realizing an item is defective or is missing parts, you want to deal with the store, not the manufacturer. (Legally, you entered into an implicit contract with Best Buy that it would sell you a functioning hard drive.) You were right to start with the manager, then move up to a customer service supervisor. In such interactions, it's crucial to be polite but firm: “I'm prepared to file a complaint with the Better Business Bureau, and I may be forced

**»TIP** Many merchants require electronics to be returned in the original packaging. So don't chuck the box till you're sure the item works.

to consider legal action.” Next step: Send a written complaint by certified mail to the customer service manager, with copies to the CEO,

the BBB and the state attorney general. Meanwhile, dispute the charge with your credit-card issuer, which will investigate. Generally, cards side with consumers.

Understandably frustrated, you came to us after being batted back and forth. When we called Best Buy on your behalf, it wouldn't cop to responsibility or refund your money. But it did offer a \$300 gift card to cover a new hard drive. (You can keep the beans.) Fingers crossed, this time you'll get what you paid for. \$

SO FAR MONEY HELPS HAS SAVED READERS  
\$190,729.03

REPORTING BY KATHLEEN KNIGHT

**?** Having a financial nightmare? E-mail Donna Rosato at [money\\_helps@money.com](mailto:money_helps@money.com). And post your comments about this column at [cnnmoney.com/moneyhelps](http://cnnmoney.com/moneyhelps).

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