



OFFICE OF GENESEE COUNTY SHERIFF

ELDER ABUSE AND EXPLOITATION TASK FORCE

DON'T BE A VICTIM—CURRENT SCAMS

INTERNAL REVENUE SERVICE – Be aware of phone calls where the caller claims to work for the IRS. They may claim to have a warrant for your arrest, and it will take money to clear up this matter. The IRS will **NEVER** call you, nor will any police agency contact you over the phone regarding an active warrant for your arrest.

FRAUDULENT – Fake Check Scam – Sweepstakes offers sent in the mail that appear to be a cashable check, claiming to be a portion of your winnings. The checks have extensive instructions of who to contact, and, typically, will request you to send a portion of the cashed check to another address via money order.

NIGERIAN ADVANCE FEE SCHEME – Attempts to convince the victim that they have won a large sum of money, but requires a small up-front payment to start the process. The perpetrator will continue the game in attempt to scam the victim out of more and more money. They will attempt to become your friend, and possibly resort to threats from law enforcement to get you to continue sending money.

Money sent overseas cannot be recovered.

MICROSOFT SOFTWARE SECURITY SCAM – Scammers will “pop-up” on your computer, or send an email, convincing you that the security of your computer has been compromised. The victim is convinced, and then provides full access to their computer by clicking one simple link. These perpetrators can gain access to an unknown amount of personal information.

ONLINE DATING SCAMS – Victim becomes tricked into a relationship via an online dating website. Victim is convinced the perpetrator “loves”, and “cares”, for them and is duped into sending money for travel expenses in preparation for their “big meet”, but there is no true relationship, just a manipulation of a vulnerable senior searching for companionship.

PRAY ON YOUR NEED TO HELP FAMILY – Perpetrators utilize the internet to gain personal information about your family members or close friends. This information is then used to make contact with you to convince you that the family member is in extreme trouble with the law, is stuck in jail, and needs bailed out, or has been kidnapped and needs ransom. Victim is convinced the only way to help is through the purchase of gift cards, and in turn provides the perpetrator with those serial numbers. Perpetrators will also convince the victim to send money via Western Union sending cash directly to the perp.

PROTECTING YOURSELF FROM FRAUD

As you can see crooks use clever schemes to defraud millions of people every year. They can be very persistent and convincing, especially to vulnerable adults. They will use threats and technology to get information to support their stories and con you out of your hard earned money. The Federal Trade Commission recommends the following things you can do to stay one step ahead of the criminals.

SPOT IMPOSTERS Scammers will attempt to be someone you trust like a government official, a family member, a charity, or a company you do business with. Don't send money, or give out personal information, in response to an unexpected request, whether it comes as a text, phone call, or email.

DO ONLINE SEARCHES Type a company or product name into your favorite search engine with words like "review," "complaint" or "scam." Search for a phrase that describes your situation, like "IRS call." You can even search for phone numbers to see if other people have reported them as scams.

DON'T BELIEVE YOUR CALLER ID – Technology makes it easy for scammers to fake Caller ID information, so the names, and/or numbers, you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.

DON'T PAY UPFRONT FOR A PROMISE – Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance, or a job. They might even say you've won a prize, but first you have to pay taxes or fees. If you pay, they will probably take the money and disappear.

CONSIDER HOW YOU PAY – Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is **risky** because it's nearly impossible to get your money back. That's also true for reloadable cards (like MoneyPak or Reloadit) and gift cards (like iTunes or Google Play). Government offices and honest companies won't require you to use these payment methods.

TALK TO SOMEONE— Before you give up your money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, consult an expert — or just tell a friend.

HANG UP ON ROBOCALLS – If you answer the phone and hear a recorded sales pitch, hang up and report it to the FTC. These calls are illegal, and often the products are bogus. Don't press 1 to speak to a person or to be taken off the list. That could lead to more calls.

BE SKEPTICAL ABOUT FREE TRIAL OFFERS – Some companies use free trials to sign you up for products, and bill you every month until you cancel. Before you agree to a free trial, research the company, and read the cancellation policy. And always review your monthly statements for charges you don't recognize.

DON'T DEPOSIT A CHECK AND WIRE MONEY BACK – By law, banks must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be a fake, you are responsible for repaying the bank.