



Scams: What You Should Be Watching For

Everyday people are targeted with scams by criminals who want to make money off of them and steal their identity. Do you know everything that qualifies as a scam?

1. Fraudulent checks, money grams, money orders, traveler's checks or letters/certificates

coming through US Mail, FedEx, UPS

- Sweepstakes asking you to pay for fees, taxes and shipping associated with your winnings. They want you to deposit the fake checks, then pay fees with your personal check or wire transfer. It is illegal to send money to enter a contest or pay for fees.
- Payment for some type of employment (secret shopper, accounting, etc.).
- Overpayment for advertised item. They want you to cash the check, send the item or product and send back the extra money they overpaid you. The check is fake to begin with and the money you send to them will be lost forever.

2. Emails

- Sweepstakes wanting you to send or wire money for a prize.
- Asking you for help, or money assistance. They have become your "friend" through mail or email, and act like someone you know. They pretend this person has been mugged and needs money wired to them, as they are supposedly out of the country.
- Telling you they have money, but need to get it into the country. They want your bank information to "deposit" it into your account, but instead they clean out your account.
- Posing as a financial institution, they want your account information and PIN number, so that your credit/debit cards will not be cancelled. The link then takes you to a fraudulent website.

3. Telephone calls or text messages

- You receive a call that you've won the lottery, sweepstakes or to enter a sweepstakes. Caller gets you confident by being nice or posing as a government official and wants money wired for fees to collect prize. The caller can become threatening and degrading when expecting the money to be wired.
- Caller poses as a bank employee asking for your bank account information so your bank account or credit/debit card will not be closed or cancelled.
- A person posing as a grandchild to a grandparent calls them and needs money to be wired to them. (This is also known as the Grandparent Scam.)

4. Social Engineering

- Scammers use legitimate looking business letterhead with signatures and business information. They will also make phone calls, send emails and faxes to gain confidential facts about a business.
- They use this information to contact the business' bank to wire money out of the country for a supposedly legitimate business deal.

ALL OF THE ABOVE ARE CRIMINAL ACTS THAT WANT YOUR HARD EARNED MONEY!

The reason they want you to send them wire transfers, moneygrams, personal checks or give out personal information is for them to gain access to your bank accounts or steal your identity.

Know who is on your side; people you know, see and can trust. This includes family, law enforcement, attorneys, bank employees and health care providers. Consult with them if you think you are a target of anything suspicious before sending the money or giving out your personal information.