

SOME TIPS TO REMEMBER:

- If it *seems* to good to be true, it **probably is**.
- If it comes from Canada, Europe, Africa, or Asia, **it is probably a scam**.
- **If you didn't enter, how can you win?** It's also illegal to enter out of country lotteries – you can be arrested!
- **English, grammar, and spelling are usually very bad.** If the pitch comes in the form of a telephone call, the scammer may have a foreign accent.
- Even if you are given a telephone number and address, the telephone is probably a throw away cell phone (untraceable) and the address is probably non-existent.
- Remember, these people always want you to **WIRE** them money, not mail a check.
- **Never** provide any personal information, such as social security number, credit card or bank account information over the phone or internet **to someone who has contacted you.** Contact your bank, credit card company or other business and ask if they have requested this information over the internet or phone. **Remember, they already have your information – they don't need to ask for it again.**

These people are smooth. If you receive a phone call, they will try to be your best friend and pretend they are working in your best interest. If you decline their offer, they may turn pushy and threatening; just hang up.

If the pitch is by e-mail, delete it.

TO REPORT FRAUD AND SCAMS:

FBI/Internet Fraud Complaint Center:
1-800-251-3221 or www.ifccfbi.gov

Federal Trade Commission at:
www.FTC.gov/ftc/consumer

To report fraud scams originating from Canada, go to www.Phonebusters.com

For additional information on scams and to read more about the various types of scams both old and new, go to:

www.onguardonline.gov
www.atq.wa.gov
www.aarp.org (search for "scams")

These sites have excellent information on all sorts of scams and are updated regularly.

If you haven't already done so, you may want to sign up for the **Do Not Call Registry**. Once on this list, telemarketers are not supposed to call you. You can register via internet with the FTC, or phone 1-888-382-1222. This is a free service.

Unfortunately, **these scams are rarely, if ever, solved** as most of the scammers are out of the country. Do not feel bad about hanging up on someone who calls you wanting money or personal information.

IF YOU ARE ASKED TO WIRE MONEY IT IS A SCAM. IF YOU RECEIVE A CHECK FOR OVER THE AMOUNT, IT IS A SCAM. NEVER WIRE MONEY TO ANYONE YOU DO NOT PERSONALLY KNOW FOR ANY REASON.

How Not to Become a Victim of SCAMS



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WHAT IS A SCAM?

A scam is any means someone uses to get you to part with your money. A scam can occur over the telephone, through the mail, over the internet, or in person. Most scams originate from Canada, Europe, Asia, and Africa and are virtually impossible to solve or discover who the scammer is.

Below are some of the more popular scams and how they operate.

LOTTERY/CONTEST SCAMS:

It begins with an email, phone call or letter claiming you have won a lottery or contest. You are to contact a claims agent to get further instruction, usually at an e-mail address or telephone number. You contact the agent who either sends you a check which claims to be part of your winnings to cover “administrative fees and taxes” or asks you to use your own money.

The check you receive is usually on a U.S. company, even though the scam comes from Australia or Canada. The check most often has no telephone number, either for the bank or the U.S. company it is drawn on (difficult to verify the check). You will be asked to deposit the check and **wire** a certain percentage, usually about 75%. The checks are counterfeit and have no value whatsoever. If you deposit the check and take cash back, your bank will/can hold you responsible for paying back the money withdrawn. If you get any type of lottery notification, ignore it. Legitimate sweepstakes or lotteries (state lotteries) don’t require you to pay “taxes” or fees in advance.

Remember

If you didn’t enter the lottery or contest, how could you win?

“PHISHING” SCAMS:

Internet or phone scammers cast about for your financial information, thus, it is called “phishing”. In a phishing scam, an e-mail which appears to be from a legitimate company or bank informs the recipient their account may have become compromised or they have lost information. The recipient is directed to click on a link. The victims are then forwarded to a website that appears identical to the legitimate one. The fraudulent website requires the victim to enter personal and account information in order to verify their account. The victim is told that if the information is not provided, the account will be suspended. Any information provided can then be used by criminals to make purchases or open new accounts in the victim’s name. Some of the more popular businesses used are banks, eBay, PayPal, the IRS, among others.

Legitimate businesses will never use the internet to obtain information in this manner.

INTERNET AUCTIONS:

You’ve advertised a car, boat, horse, or other big ticket item on one of the many internet auction or sales sites. You get an e-mail from someone who just happens to be overseas right now, either visiting or living there and they want to purchase your sale item. They tell you they have an agent in the U.S. who will pick up the item. Once a couple of e-mails have gone back and forth, the buyer says that he owes some money to the agent or the agent requires money up front to ship or pick up the item. The buyer states that he will send you a check for \$3,000.00 to \$4,000.00 over the purchase price or 3 or 4 U.S. Postal Money Orders and would you

please **wire** the excess amount to his agent. These are counterfeit at best.

Once the “buyer” has your money, you will never hear from him again.

Do not ever deposit or cash a check for anything over the original amount – it is a scam!

GRANDPARENT SCAM:

You receive a “panic” call from your “grandchild” who claims to be injured or in jail in Canada. In order to get out of the hospital/jail, you must **wire** money to a friend. The scammers are hoping that you will say something like “Is this John (or Mary)?” to which they reply, “Yes”. The asking price is anywhere from \$1,500.00 to \$5,000.00. **Verify: CALL your relative or relative’s parents/spouse/child** to find out where your “grandchild” or other relative is. These calls usually come late at night, attempting to catch you off guard.

WORK AT HOME/SECRET SHOPPER:

You answer a help wanted ad for a “bookkeeper” to cash and deposit checks for out of country businesses. You will be able to keep a percentage of the money after you **wire** a couple of thousand dollars back to the “business”. Secret Shopper just wants you to **wire** the cash – you are not “secret shopping” – you are providing the scammers with money.

WHAT TO DO IF YOU FALL VICTIM:

If you fall victim to an attack, act immediately to protect yourself. Alert your financial institution. Place fraud alerts on your credit files. Monitor your credit files and accounts statements closely.