



**What is a scam?** A scam is any means someone uses to get you to part with your money. It is not always easy to spot a con or scam artist. But scammers know how to get around our better judgment. They play on our emotions or promise big payoffs to get us to act. Scammers also pose as people, agencies, and companies you know and trust. Scams can occur over the telephone, through the mail, over the internet, or in person, and you may not be able to spot the scam artist until it is too late.

The Federal Trade Commission (FTC) offers these signs of a scam for you to be aware of:

**They want you to wire money.** Wiring money is like sending cash; once it is gone you cannot get it back. Don't send a check or money order by overnight delivery or courier. And if you received a check and are asked to deposit it and wire money back, do not do it – the check will turn out to be a fake. Con and scam artists ask you to use these services so they can get your money before you realize you have been cheated.

**They want you to pay to collect your winnings.** Legitimate sweepstakes do not require you to pay insurance, taxes, or shipping to claim what you have won. Scammers pretend to be with banks and legitimate companies to make you think it is real. No matter how convincing the reasons NEVER send money to claim a prize.

**They claim to be with a government agency.** The scammer may try and get you to send money by saying they are with the FBI, IRS, U.S. Customs, or the U.S. Marshals Service. The scammer might even use a real employee's name and call from a Washington D.C. phone number; but it is a number they have faked. Contrary to what the scammer says, no federal government agency supervises or runs sweepstakes.

**They claim to be someone you care about.** You think it is your grandson calling, panicked because he needs you to wire money to help him get out of jail or a hospital emergency room, or leave a foreign country without the rest of the family finding out. (See more information on the "Grandparent Scam" below.)

**They want you to act NOW.** The key to successful impostor scams is getting you to send money before you find out who is really on the other end. The more time you have, the more likely you will figure it out. Resist the pressure to act immediately before you have checked it out.

Below are some of the popular scams and how they operate:

### **Charity Scams:**

These types of scams can occur over the phone, through the mail, and e-mail. They seek donations for everything from helping disabled veterans, to saving endangered animal species, to feeding orphans in other countries, and for assistance following a disaster. Be especially careful of requests for help that follow disasters. Scammers take a current news event and claim to be collecting for that cause. The best thing you can do is to check out any charity before you give. Call the charity directly to find out if it has authorized the use of its name. Ask the caller to mail you more information and take your time to check it out. The scammer will often try to play on your emotions, and will try and make you feel guilty about your lack of desire to help those in need if you do not act now.

### **“Pigeon Drop” Scam:**

In the pigeon drop scam, con artists will work in pairs or teams. One of the scammers befriends an unsuspecting consumer, (the "pigeon"), while the other approaches them with money or valuables they claim to have just found. After some conversation (which is very well rehearsed and very convincing), the con artists agree to split the money three ways with you and arrange to meet at a lawyer's office or somewhere else of their choosing. To get your share, you'll need to put up some "good faith" money, which they will return to you after the goods are divided. To prove yourself trustworthy, you turn over a large sum of money to them and later go to meet them at the designated location. Soon after arriving, the scammers are long gone -- and so is your money.

### **The Nigerian Scam:**

These types of scams involve an upfront payment or money transfers. The scammer will contact you via e-mail or letter and offer you a share in a large sum of money they want to transfer out of their country. The scammer will usually have a story about why they cannot transfer this money themselves; whether it is due to tax issues or a corrupt government, and that is why they need your "help." The scammer will ask you to pay money for "fees", "taxes" or other "charges" so they can "release" the money to you. Another variation of this scam is that the scammer will contact you posing as an attorney, trustee, or relative in another country, and notify you that you have been determined to be the heir or heiress to a huge fortune left behind by a deceased "relative." Again, you will be asked to pay money for "fees" and "taxes" so this "inheritance" can be released to you, or provide personal information so the money can be placed in your bank account. These scammers may ask for personal information such as your bank account details. Do not reply to these e-mails or letters, and never send your personal, credit card, or banking information.

### **“Phishing” Scams:**

The scammers will send an e-mail which appears to be from a legitimate company (eBay, PayPal, the Internal Revenue Service to name a few) or a bank. The e-mail informs the recipient that their account may have become compromised, they need to update your information, or they have lost their information on you, and you are asked to click on a link. After clicking on the link, you will be directed to a website that appears identical to a legitimate one. This fraudulent website will then ask you to enter personal and financial information in order to "verify your account information." The potential victim is told that if the information is not provided, their account will be suspended or closed. If the information is provided, it can now be used by the scammer to make purchases or open new accounts in your name. Remember, legitimate businesses and banks will never use e-mail to obtain information in this manner. If you have any questions, call the business sending the e-mail, or better yet, delete the e-mail!

### **Work At Home Scams:**

In these scams, a Help Wanted ad is looking for employees to work for a company that promises wealth and success, and a large salary for doing "part-time" work. All the new "employee" has to do is send some money to get them started in their new "job"; for things such as job training materials, computer programs, and company promotional materials. The "employer" will often also ask for your bank account information. **DO NOT SEND ANY MONEY OR ANY PERSONAL INFORMATION.** Legitimate employers do not charge to hire you or get you started. Always research all job listings and do some research on the company.

### **Lottery / Contest Scams:**

You receive an e-mail, phone call, or a letter claiming you have won a lottery, sweepstakes, or contest. But, you are told that you will need to pay “taxes”, “fees”, or “customs duties” in advance to collect your winnings. If you send any money, you will lose it! Keep in mind, *if you didn't enter the lottery or contest, how could you win it?*

### **Overpayment Scams:**

You advertise something you want to sell on one of the many internet auction or sales sites. You then get an e-mail from a potential “buyer” who offers to purchase the item you have listed. The “buyer” sends you a check for more than the asking price and asks you to wire back the difference. You do, and the check bounces. Never deposit or cash a check for anything over the original amount, or from someone you do not know.

### **Credit Scams:**

You receive an e-mail or a letter that promises you a credit card, regardless of your credit history or credit score.....for an advanced fee. Or, you are offered credit card protection or credit repair services, also for a fee. You pay the fee, but the credit card or services are never delivered.

### **Pyramids and Multilevel Marketing:**

For a fee, you are promised big profits in exchange for recruiting new members. Plans that promise profits for recruitment of members rather than for selling goods and services are illegal and usually collapse.

### **The Grandparent Scam:**

You receive a call from a “grandchild” or another relative saying they have been arrested in a foreign country and are in jail and need you to wire money to get them out. Or, the “grandchild” says they have been in an accident overseas, are in the hospital and you need to wire money immediately for medical treatment. The common theme in these calls is that the “grandchild” can't talk for long, and often the “police officer” or “doctor” will get on the phone and tell you the money needs to be wired immediately. Be skeptical, and resist the pressure to act quickly; the scammer says it is an emergency to bypass your natural hesitation to part with your money. Ask the “grandchild” questions, like “what is your mom's name”, “what is your dog's name”, or “where were you born?” Your “grandchild” will not pass the test! Ask for a phone number; if it is a “police officer” or a “doctor” they should be able to provide an office number. The scammer will give you a fraudulent number; but if it is really your grandchild, the number will be legitimate and you can call back after doing your research. Most importantly, hang up and call your grandchild and call his/her parents to find out where they are at.

### **Here are some things you can do to avoid becoming a victim of a scam:**

- Do not wire money. Wiring money is like sending cash, and scammers often insist that people wire money. Scammers use this as their preferred payment method because it is as good as cash, it is quick, and they can be gone with your money before you realize you have been scammed.
- Do not send money to someone you do not know. Give out your credit card number only when YOU initiate the transaction, or when you know the merchants or deal with them on a regular basis.

- Do not reply to e-mail messages or phone calls that ask for your personal and / or financial information or your Social Security number. Legitimate businesses, credit card companies and banks will not ask for this information via e-mail or over the telephone. Contact your bank, credit card company or other businesses and ask if they have requested this information over the internet or phone. Remember, they already have your information – they do not need to ask for it again!
- Do not agree to deposit a check from someone you do not know and wire money back.
- Research any charity before you give.
- If you get an offer in the mail, make sure to read through it to make sure you totally understand it.
- Do not pay any “fees” or “costs” for something that is “free” or that you have “won.” If it is free, why should you have to pay?
- Scammers are clever, well-rehearsed, and seem very nice. They will act as though they are your best friend. If it is a phone call, it is not rude to decline their offer and just hang up. Do not feel bad hanging up on someone who calls you wanting money or your personal information. If the pitch is by e-mail, delete it. Do not open any attachments or links that come with these e-mails.
- Resist pressure to act immediately. Always tell the caller you need time to think things over. Do not be pressured into a quick decision. This is one of the scammer’s favorite tactics – they talk fast and tell you need to act NOW, as this is a “limited time offer”, or to send money “before it is too late.”
- Tell the callers to take your name off their contact lists if you don’t want to hear from them again. If they call back, feel very comfortable hanging up on them. End all unwanted calls quickly – you only need to hang up, not explain or apologize. Some scam artists may become abusive and use profane language if you tell them you are not interested. Hang up.
- Get all information in writing before you agree to buy anything.
- **Remember – if it seems too good to be true, it probably is.**

You can report scams and frauds to Federal Trade Commission by clicking on this link: <https://www.ftccomplaintassistant.gov> To reduce the number of telemarketing calls, sign up with the Federal Trade Commission’s National Do Not Call Registry. To register, you can call the Federal Trade Commission at 1-888-382-1222 (this is a free service), or online at [www.donotcall.gov](http://www.donotcall.gov)

If you have any questions or need more information about scams, contact the Bremerton Police Department Community Resource Unit at 360.473.5231.