

Top Phone Scams



Charities

The phone rings. The caller, who's asking for money, claims to be from the "Childhood Cancer Fantasy Fund." She explains the charity in some detail and offers you a generous gift in exchange for your donation. Perhaps it's a lottery ticket with a large and enticing prize! All you need to do is hand over your credit card details.

This is arguably the lowest form of scamming — appealing to your good side in an effort to make a few bucks. The worst examples occur in the wake of a disaster, as vultures descend to capitalize on everybody's grief. Unfortunately, charity scammers don't only strike when times are bad.

Fortunately, it's easy to avoid becoming a victim by adhering to one simple rule: Never make donations over the phone, no matter how nicely the caller may ask and how tempting the reward. No charity will run a phone-only fundraiser, so ask the caller to please point you to a website with more information. If it's a legitimate organization, this won't be a problem.

Law and Order

Another popular phone scam preys on the human desire to escape trouble, whatever the cost. The caller tells you that there is an outstanding warrant for your arrest and that you must pay a fine right now or risk a jail term. You'll have to provide your credit card details for an over-the-phone payment and perhaps a few personal details for "identity verification." Your full name, date of birth and Social Security number will suffice — in other words, just enough for someone to commit identity fraud.

There are a couple of variations of this scam that have done the rounds recently, striking drivers who have allegedly incurred red light camera fines or penalizing struggling Americans who have taken out short-term loans. Callers will often know a startling amount of information about you, but it won't necessarily all add up. Listen closely for errors in what callers say, and always ask for more information. Keep in mind that debt collectors do not have the power to arrest anyone! Get a contact name and phone number, and ask to call them back. Then call your local police station and report them, rather than the other way around.

Winning Big

Whether it's an around-the-world trip, a new car or a pile of cash, getting a call saying you've won something is pretty exciting — exciting enough, perhaps, to give away your personal information and bank details, compromising your family's safety. That'll bring you back down to earth quickly.

Taking inspiration from the classic Nigerian prince scam, this sort of prize-winning hoax is a doozy. The caller claims that you have won something so incredible that it doesn't matter that you can't remember entering the lottery. Because you don't have the winning ticket, however, you'll need to prove your identity, so please hand over your full name, address, date of birth and Social Security number. Sometimes, the prize is awkward to ship, so they'll need your credit card information as well to cover the postage and handling (but don't worry, because the prize itself is worth much more than you'll pay!).

Predictably, though, once that information has left your lips, the scammer has his prize, and you're left with nothing. A safer plan: Don't crack open the champagne just yet, and make sure you check all of the fine print first. Remember, if it sounds too good to be true, it probably is.

Work at Home

It sounds like the best thing in the world — a phone call offering you a job to work from home. You'll only need to put in a little effort, but the payoff is huge. It sounds so great that you don't really think much about how the caller got your number or how they knew you were out of work. This scam pops up fairly frequently in email inboxes, but it occurs over the phone as well. Generally, you will be required to make an initial investment to secure your employment. You can do that by either handing over your credit card details or by making an untraceable cash transfer through a service such as Western Union.

Occasionally, the "jobs" advertised are legitimate. More often, they are fronts for money laundering or other dirty deeds. You may be asked to sell items via eBay, make sales calls for assorted products, or make bank deposits into certain accounts. Even more often than that, however, is that the moment your money changes hands, your so-called employer mysteriously disappears.

IRS

The IRS phone scam has become a major problem in the past year, prompting multiple official warnings from the IRS. Fraudsters impersonate IRS agents, telling victims that they owe unpaid taxes and penalties. They ask for immediate payment and threaten victims with lawsuits and arrest if they do not pay. Fraudsters ask for payment through pre-loaded debit card, wire transfer, or over the phone. Often fraudsters may try to get personal information from victims as well.

Taxpayers should know that the IRS never requests payment over the telephone and will not take enforcement action immediately following a phone conversation. The IRS always makes initial contact with a taxpayer through official correspondence sent through the mail.

Grandparent Scam

A grandparent receives a frantic call from someone they believe to be their grandchild. The supposed grandchild sounds distressed and may be calling from a noisy location. The supposed grandchild claims to be involved in some type of trouble while traveling in Canada or overseas, such as being arrested or in a car accident or needing emergency car repairs, and asks the grandparent to immediately wire money to post bail or pay for medical treatment or car repairs. The scammer typically asks for several thousand dollars, and may even call back again several hours or days later asking for more money. He or she may claim embarrassment about the alleged trouble and ask the grandparent to keep it a secret.

A variation of the scam may involve two scammers -- the first scammer calls and poses as a grandchild under arrest. The second scammer, posing as some type of law enforcement officer, then gets on the phone with the grandparent and explains what fines need to be paid. Alternatively, the scammer may pretend to be a family friend or neighbor.

A common theme of the scam across the nation is the caller's request for the grandparent to wire money through Western Union or MoneyGram or to provide bank account routing numbers. Wiring money is like sending cash; there are no protections for the sender. Typically there is no way you can reverse the transaction, trace the money, or recover payment from the telephone con artists.

It is possible that the scammers are finding their targets on the Internet. Names, addresses, birth dates, and telephone numbers are easily ascertained online. Scammers may also check Facebook or other social networking websites to learn about someone's vacation plans, (especially during spring and summer months when many families take vacations), and then contact that person's grandparent pretending to be the real grandchild. Another possibility is that the scammers are calling telephone numbers randomly until they reach a senior citizen. In some cases, the senior citizen unknowingly "fills in the blanks" for the thief. For instance, the senior answers the phone, the scammer says something like, "Hi Grandma, it's me, your favorite grandchild," the grandparent guesses the name of the grandchild the caller sounds most like, and the scammer takes on that grandchild's identity for the remainder of the call.

Drew Scott from Property Brother's

You get a surprise phone call from Drew Scott from HGTV's "Property Brothers." He says that you won a Dream it, Win it, Live it sweepstakes. He says that you won \$50,000 and a whole home renovation. You just need to provide all your information.

Do not be fooled, Drew Scott is not going to call you....

ComEd

ComEd has seen an increase in reports of individuals calling ComEd customers and falsely claiming their electric service will be disconnected unless payment is made. These impersonators instruct customers to buy a prepaid credit card and call back to a different phone number with the personal identification number (PIN) or other personal information. They also use a tactic called “spoofing” to manipulate the caller ID displayed phone number so that it appears as a ComEd number.

Be cautious

Use your common sense whenever answering the phone. If something sounds unusual or too good to be true, don't fall for the trap! When in doubt, don't hand over any cash, personal details or other sensitive information.

Ask for as much information as you can — the full name of the charity and some contact details — and do your research. Look up the charity online, search for the phone number you were given, and use databases such as www.800notes.com.



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