



# HOW TO RECOGNIZE SCAMS & SWINDLES

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Scams and swindles come in many forms and they can come from anywhere; an unexpected email, a telephone call, through the mail, or on your computer. BE ON THE LOOKOUT.

Before you pay anything, provide your information, or click on a link, talk with a family member, a long-time trusted friend, someone at your bank or your accountant or lawyer. If it is legitimate, the requester will understand and agree to wait for you to check it out. Look for these clues.

## **COMMON TYPES OF SCAMS**

### **A Request for Your Information**

- Bank Account Information - The name of your bank, account number, bank routing number
- Investment Account Information - Where you invest your money, account numbers
- Date of Birth
- Social Security Number
- Medicare Number

### **Request for Money**

- Bank account numbers to wire money from your bank
- A check
- Gift cards
- Gold or other unusual payment

## **You Won Something**

- Lottery - You won the lottery, but must pay the taxes first or provide your bank information to deposit the money.
- Sweepstakes - You won a sweepstakes, but must pay shipping or the tax first or provide your bank information to deposit the winnings.
- Drawing - You won a drawing from a charity, but must pay the tax first or make a donation, or provide your bank information to receive a deposit.
- Chance for a great investment - You have the chance at a great investment but must act quickly.
- Refund - You are due a large refund, but must provide your bank information for the refund to be deposited.
- Lawsuit - You won a settlement, but must provide your bank information for the winning to be deposited.

## **You Owe Something**

- Taxes - You owe taxes, you will be arrested if you don't immediately pay.
- Tolls - You owe car tolls, you will be arrested if you don't immediately pay, or you are directed to click on a link to look at your tolls.
- Fines - You owe a fine and you will be arrested if you don't immediately pay.

## **Help request - (Someone Needs Your Help)**

- Grandchild - A grandchild contacts you and asks for immediate financial help.
- Family Member - A distant family member requests financial help to get out of trouble.
- Romantic Friend - A new or romantic friend you never personally met asks you for money to visit or invest or to get out of trouble.
- A Neighbor - A person claiming to be a neighbor requests financial help to get out of a jam.

## **It's The Government** (Primarily Through the Email)

- Jury Duty Penalty - You missed Jury Duty and will be arrested if you don't immediately pay a penalty.
- Medicare - Your Medicare has been cancelled and you must pay a penalty to get it back.
- IRS - You owe tax and must immediately pay or you will be arrested.
- Social Security - Your Social Security has been cancelled and you must immediately pay a penalty, or they lost your direct deposit information.
- Post Office - The Postal Service is trying to deliver packages to you, please click on a link to provide information on how to deliver the package to you.

## **Computer and Software Problems** – (unsolicited offer to help with your computer)

- Click on a Link - Click on a link to fix your computer.
- Software Support - Your computer software is out of date or broken, click on a link for technical support.
- EBay - Your purchase on EBay has a problem. They need more money, or they want to refund you money and ask for your bank account information.
- Online Vendor - You purchased or sold something online and the other party needs information, more money, or any of your personal information.

## **Calls From Unknown Caller** – (esp. area codes 878 or 804)

- If you receive an unexpected call from someone not in your address list, let the call go to voicemail. If it is more than just spam, the caller will leave a voicemail for you or send you a text. If they leave a voicemail, listen to what the caller says and compare it to the list above.





