**Fraudulent Schemes**

**and**

**Tactics and Practices**

There are numerous fraudulent schemes **(SCAMS)** currentlyin play throughout the Country. The individuals perpetrating these crimes use a variety of tactics designed to confuse, scare, intimidate, and in some instances black mail victims. These unscrupulous con-artist often prey on senior citizens, in the belief they are easily confused and more susceptible to this type of crime.

The one thing in common with all the schemes is they are designed to elicit money, personal information, bank account numbers, and or routing numbers, from the intended victim. In most cases victims are required to purchase gift cards.

The most effective way to thwart this type of criminal activity is through an educated public. Following is a list of many of the fraudulent schemes currently in play. This list is not meant to be all inclusive and, in some instances, there is a variation in presentation.

**Publishers Clearing House;**

* Vitim is informed via phone call, or letter bearing Publishers Logo.
* Victim requested to send gift cards for taxes and fees, or victim receives a check and instructed to return a hefty portion.

**NOTE:** Publishers Clearing House does not provide advance cash awards or require taxes/fees

to be paid in advance of awarding a prize.

**Computer Maintenance**

* Victim receives a phone call, or a pop-up on screen reporting viruses, expired service contracts, password corruption, rebates for overpayment, and or computer compromised.
* Suspect requests purchase of gift cards, remote access, credit card information, and or personal identification information (Social Security number, birth date etc.)

**NOTE:** Computer companies never request remote access or password information. All services are either added to the monthly service bill or an invoice is sent. Customers are never asked to obtain gift Cards.

**Computer Black Mail**

* Victim makes a contact on a dating site and is requested to engage in compromising act. Encounter is filmed and public disclosure is threatened unless demands are met.
* Victim receives an email or phone call, about visiting pornographic sites. Disclosure threatened if demands are not met. **( Sender is fishing and hopes victim has viewed adult sites)**

**NOTE:** Never place yourself in compromising position while Skyping, or share inappropriate

photographs on social media.

**Social Security**

* Victim is informed their social security card has been compromised, there’s a discrepancy, the card was used in criminal activity, and offer of free gift in exchange for number .
* Victim is instructed to purchase gift cards or provide number and other personal information.

**NOTE:** Social Security Officials do not make personal contacts on computers or telephone, they

never request gift cards or cash to resolve issues and would never ask for your social

security card number**. For more information** **visit; wwwsocialsecurity.gov/alerts**

**Family Member Arrested:**

* Victim is informed that family member has been arrested, is injured, or in foreign country needing money.
* Actors pose as lawyers, police officers, doctors, and bail bondsman. Actors generally know the family members name

**Note:** Police, Lawyers, Hospitals, and Bail Bondsman do not request gift cards for payment or

request cash to be sent.

**Internal Revenue Service**

* Victim is contacted and advised of a miscalculation in income tax filings, there’s a pending lawsuit, an arrest warrant has been issued, back taxes are due, and or they are being sued or investigated for back taxes.

**NOTE:** The IRS doesn’t contact citizens by phone or social media for resolving income tax

related issues and they never involve other law enforcement entities. **For more**

**information visit: www.irs.gov/phishing**

**PECO**

* PECO Representative reports past due bill and threatens to shut off electricity.
* PECO Representative calls to report lifetime 20% reduction of service costs for onetime fee.

**Note:** Utility companies never requests gift card payments over the phone or the internet. By

law services cut-off, must go through a termination process.

**Internet Relationships**

* Victims become involved in a protracted computer relationship that becomes emotional and this is followed by a sad tale and ever-increasing requests for financial assistance.

**NOTE:** There are predators lurking on the internet looking to take advantage of emotionally

vulnerable victims that they can exploit.

**Internet Fraud**

* Victim either buying or selling item is robbed at meeting place.
* Would be buyer comes to home with friend. Seller distracted while friend enters residence.
* Victim receives fake cashier check in excess of the price and advised to return difference
* Victim seeking work posts resume and is contacted by would be employer who takes advantage.

**Note:** Never meet buyer alone or in secluded area. Never reimburse unless check has cleared bank (Minimum 3 business days). Never allow a stranger into your home and if you do assure, they are escorted. No employer requires upfront money. Springfield Police Department has a safe to meet spot, located in front of the building . **For more information visit:** [**meetupspots@offerup.com**](mailto:meetupspots@offerup.com)for other safe locations in your area.

**Bank Accounts Compromised:**

* Victim receives email or text message that their accounts have been compromised. Account number and pin numbers are requested.

**Note:** Bank employees don’t request account or pin number information to resolve issue.

**Other information sites:** Follow Springfield Police on Twitter and Facebook for scam alerts., FCC-phone scams, robocalls

**Summary:** We have worked too hard to accumulate the resources we have. Please don’t allow anyone, no matter how convincing, to victimize and steal from you. Never click onto shady links. If you are confused and unsure of what to do call 9-1-1 and a Police Officer will respond to assist you, in making the right decision. **Remember, You are not bothering police. “**When in Doubt Shout”