

Do You Think You're Being Scammed?

Here Are Some Of the Most Common Scams Used!

The Grandparent Scam

The fraudster contacts you and impersonates either your grandchild or a person of authority (law enforcement officer, attorney, medical professional) and describes an urgent situation or emergency that requires money be sent immediately.

What YOU Should Do

1. If you get an e-mail or phone call from someone who claims to be a family member, your friend, or a close friend of a family member claiming that money is needed urgently, stop and think to decide if the information makes sense.
2. Tell the caller you will call them back at a number that they should know, NOT a number that they tell you to call. Next, call a family member or mutual friend and ask if they are aware of the situation as told to you.
3. Be suspicious. The fraudster may try to convince you to lie, not contact anyone else, or withhold information to avoid anyone being embarrassed. Do not feel bad about verifying the information you were given.

The Lottery or Prize Winnings Scam

You receive an unsolicited communication, generally by e-mail, that you have won a large lottery, a prize, or a sweepstakes drawing BUT you need to send money to cover the taxes, processing or handling fee, foreign country export fee or other similar sounding expenses. You may even receive a check for part of the winnings and are told to send a designated portion of that check back by money order. You get a fake check to pay for the "taxes" or "fees" and end up responsible for the bounced check fee.

What YOU Should Do

1. Never send any money to pay for any "processing fees" or "taxes" on anything you have "won.": Legitimate sweepstakes do not require you to buy anything or pay to enter.
2. Never provide any bank account information or credit card information "to speed up the process."
3. Never send a funds from a check deposited into your account until YOUR bank assures that the check has officially cleared – this could take several days for an out of state check, and several weeks for a check from any foreign country.
4. Read the fine print. Legitimate offers clearly include the terms, conditions, and rules; how the entry process works; and your odds of winning. Playing foreign lotteries is illegal.

The Relationship Scam

The fraudster will create a fake relationship with the victim, who believes that this "new relationship" is real, most likely through an online communication (e-mail, instant messaging, Facebook or other social media). At some point the fraudster asks for money for any number of reasons (emergency travel, personal or family medical emergency, etc.). The true intent of the fraudster is simply to gain funds, not to create a true relationship.

What YOU Should Do

1. Never send money to anyone you have not met in person, no matter how much you think you can trust them. Become suspicious if they ask for money, regardless of the reason.
2. Become suspicious if you are asked to leave a dating website and continue your contact through email. This may allow the fraudster to carry out their plan without the dating site having any record of your contact with the fraudster.
3. Be wary of anyone who claims to be from the United States but is currently out of the country.
4. No matter how much your relationship seems to be the real thing, be suspicious if someone starts asking about your personal finances, financial information, or your personal identifying information.

If In Doubt, Don't Pay Out!