

Fraud (scams) recognition:

Scammers and scams constantly change their tactics; however the common premise tends to stay the same. Distinction needs to be made, however, that scams are typically different from other economic based crimes, such as an Identity Theft or Credit Card Theft issues. The 12 most common Fraud (scam) topics are:

- Banking related scams
- Grandparent or family scams
- Immigration based scams
- Job Opportunity based scams
- Legal based scams
- On-Line Computer Repair based scams
- On-Line scams
- Over-Payment scams
- Real-Estate scams
- Sweepstake based scams
- Tax based scams
- Utility Services based scams.

*See handout for better description of each issue listed

While many times Identity Theft and Fraudulent Use of a Credit Card are interrelated into these Frauds those, by themselves, are different (for example using someone's identity to have cable service connected). Scams are a little different in that they are quite frequently truly anonymous and well outside our jurisdictions. The best way to recognize a scam, if you have been approached, presented, offered, or fell victim to a scam, is to ***"listen to what your gut feelings are or what others might tell you"*** about the circumstances. The old adage of ***"If it sounds too good to be true it probably is"*** must come into play as you decide if you are going to react to the circumstances or not.

If you are considering the offer do the following:

- Take a few minutes to reflect on the offer. Disconnect from the lines of communication long enough to give you enough time to truly think the offer out.
- Discuss the offer with a third party for their opinion
- Do not fall for the "You must stay on the phone and do not hang up" instruction that is commonly given to victims when they are on the phone. Ask for a call back number for the caller, and their name and company name, so you can call them back after you do your research.

- Keep in mind that if you receive a check do not use the amount of those funds to conduct other financial transactions. If the check comes back as a fraudulent or forged check your account can be held for the loss amount, especially if you withdraw the “requested amount” out to forward on to the scammer.
- Do not be afraid to discuss the circumstances with someone close, a family member, a bank representative, a lawyer, or law enforcement.
- Research the issue. Go to the Google search bar and type in, word for word, what the caller says, what their phone number is, and what correspondence (letters or emails) are telling you to do. You can even enter into the search bar the names on suspicious checks you have received. Many times other victims of scams have gone on-line and voiced frustration over the issue. If any part of your issue matches their issues please seek a second opinion before reacting to the offer.

If you discover you are a victim of a scam:

- Victims of financial crimes are frequently ashamed or scared. Do not be afraid to discuss the issue with a trusted family member, a lawyer, a bank representative, clergy, and law enforcement.
- Because many scams know no boundaries they quickly become world-wide. The best thing to do is safeguard your own finances. **Scams are about money** and it’s imperative you stop possible future thefts before they start.
- If you are instructed to go to a bank and withdraw money then communicate that with the bank staff. Ask to speak to a bank manager if the amount or the requested activity seems suspicious. They are there to help you from becoming a victim also.
- If part of your scam involved the exchange of any financial account information then immediately notify the bank that controls that account. If it’s a bank account number, a credit or debit card, or a checking account that bank needs to know so they can help you.
- If you gave personal information such as a date of birth, social security number, or other personal information then you need to put up fraud alerts to help prevent future fraudulent accounts from being created. Notify one of the three credit bureaus and they will communicate with each other if a fraud alert is put into place with any specific one.
- If you feel your social security number has been compromised please notify the Social Security Administration.
- It is a good idea to have already had your number registered with the Missouri State Attorney General’s Office and if you receive the unwanted phone calls make a complaint with them about the unwanted or harassing phone calls.
- If you are the victim of an on-line scam notify the IC3. Because internet crime typically spreads worldwide, very quickly, it is imperative to report internet crime to the FBI through their on-line “Internet Crime Complaint Center” at IC3.GOV.

- Notify law enforcement if you feel you are the victim of a scam. Even though internet crime may reach beyond the scope of local law enforcement frequently local law enforcement works with other local, state, and federal agencies to investigate fraud based crimes.