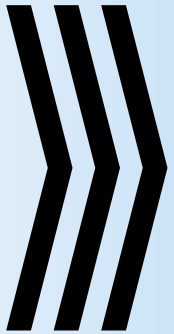
SCAMBUSTER

Barbara EJ Bennett, LCSO Chief Scambuster

The only way to stop scammers is to be alert, aware, and on guard!

WHAT DO SCAMMERS WANT?



TYPES OF SCAMS

- PHONE
- EMAIL
- INTERNET
- COMPUTER
- SOCIAL MEDIA
- TEXT
- DOOR TO DOOR

PHONE SCAMS

- LAW ENFORCEMENT IMPERSONATION
- VIRUS ON YOUR COMPUTER
- MEDICARE OPEN ENROLLMENT
- YOU WON THE SWEEPSTAKES! NOW PAY
- GRANDMA/PA – I AM IN TROUBLE
- EXCEL ENERGY – OVERDUE BILL
- "HONEST ABE" CHARITIES

DON'T HANG UP!

PAY OVER PHONE BY MONEY CARD/VOUCHER/CASH APP!

SENSE OF URGENCY! 30 MINUTES TO PAY!

PUT YOUR PHONE IN YOUR POCKET SO TELLER DOESN'T SEE.

JUST PAY TAXES OR HANDLING FOR YOUR WINNINGS!

GET A REBATE ON THIS CHARGE TO FIX YOUR COMPUTER VIRUS – FILL IN REBATE AMOUNT ON WEBSITE

EMAIL SCAMS

PHISHING DEFINITION:
the fraudulent practice of sending emails purporting to be from reputable companies in order to induce individuals to reveal personal information, such as passwords and credit card numbers.

SCAMMER TOOLS-

- USES LEGITIMATE BUSINESS LOGO
- COPIES FORMAT OF COMPANY EMAILS
- PROVIDES LINK TO CLICK
- PROVIDES PHONE NUMBER TO CALL
- THANKS YOU FOR YOUR ORDER

EMAIL SCAMS

From: Geek Squad <sapanasingh2@outlook.com>
Date: February 2, 2021 at 9:10:22 AM MST
To: XXXXXXXXX@comcast.net
Subject: Annual Maintenance Service Fee....\\||

PayPal	Transaction ID:9485BNMK362500M

From SHAHRUKH ALI KHAN
TP041211@mail.apu.edu.my

You have an outstanding refund:Your Unclaime Funds!!!
David Eddie
Baggett ldk@epix.net via toyotaastra.onmicrosoft.com

Have You Considered a Reverse Mortgage?626f6262656a6240636f6d636173742e6e6574@infocentr.org on behalf of; R_M_Á ColleenJ.Douglas@infocentr.org
We hope you enjoyed receiving this email. Should you no longer wish to receive emails from this company

ÄœetReliefNow|HaveNeckRelax.com
<45ptu.nphi0l87k1@xwqk9.SmartnestGiftsly.com>

陋酔assage THIS "Point On YOUR Face" For 20 / 20 VISION !!

From: USA-Billing_Status <greta.marv68ip@icloud.com>
Date: February 22, 2023 at 7:18:05 AM MST
To:
Subject: New Soft-Copy Of Your INV eReceipt#PQ482564 Is Successfully Generated on 22 feb.

EMAIL SCAMS

Student loan debt relief – pay to get in early to receive your debt forgiveness, jump the line or guarantee eligibility.

You got a package pending for delivery. Use your code to track and receive it. Click here. Prizes are limited – confirm now!

Do Me a Favor email – comes from a friend from your contacts list – s/he is out of town and needs gift cards for a birthday. Please buy some and give the code on the back and s/he will pay you back when home.

Nigerian Prince or Princess or other off-shore person wants to give you all their money. Just give them your bank number.

Extortion – scammer tells you s/he has your passwords and is going to send all your contacts that you have been visiting porn sites unless you pay them in bitcoin.

Your personal info is being sold on the dark web! Click or call this number to fix.

SMISHING (TEXT) SCAMS

SMISHING DEFINITION:
the fraudulent practice of sending text messages purporting to be from reputable companies in order to induce individuals to reveal personal information, such as passwords or credit card numbers.

SCAMMER TOOLS-

- USES LEGITIMATE BUSINESS PROVIDES LINK TO CLICK
- PROVIDES PHONE NUMBER TO CALL

SMISHING (TEXT) SCAMS

Fraud alert from your bank about unusual activity. They will stop the fraud by having you send money to yourself with Zelle and give them the bank code.

From – info@mail-paypal-5x7x8x.com service@paypal.com - xxxxx is your OTP, do not make this request. Sign in and secure https .....etc.

Set up to Join the WalMart Appraisal - Customers to Earn 500 dols Weekly, Goto https xxxxxxxx use my referral code xxxxx”

MAIL SCAMS

- MYSTERY SHOPPERS
- WORK FROM HOME
- PAY YOU UP FRONT
- IRS – YOU OWE THEM
- CHECK FOR OVERPAYMENT

COMPUTER SCAMS

Pop-up hits your screen – with alarms and/or a voice that tells you to not turn off your machine –indicates you should call a number to get your computer virus fixed. They want you to – give permission to take over your computer to fix the issue (while they are downloading all your personal info) and buy money/ gift cards to pay them for this service

You receive a phone call from “Windows” or “Apple” saying your computer is compromised and you need to pay them to fix it and let them on your machine. Pay by money/gift card, wire transfer, cash app or get a rebate for this cost by going on their website

CASH APP SCAMS

Cash apps like Zelle, Venmo, etc., should be used only with trusted friends, family and trusted local businesses.

These are directly tied to your bank account and anyone can set up an account, have you send them money, and then close their account. Never pay before you receive the item.

CRYPTO CURRENY SCAMS

Scammers love cryptocurrency – no legitimate business will ask you to pay this way. Unless you are a very savvy crypto expert, do not invest in crypto and especially when it is someone contacting you online. Losses can be hundreds of thousands of dollars!

Only scammers will guarantee profits or big returns**.** Don't trust people who promise you can quickly and easily make money in the crypto markets.

Never mix online dating and investment advice. If you meet someone on a dating site or app, and they want to show you how to invest in crypto, or asks you to send them crypto, that's a scam.

SOCIAL MEDIA SCAMS

Facebook ads for products or services – BUYER BEWARE

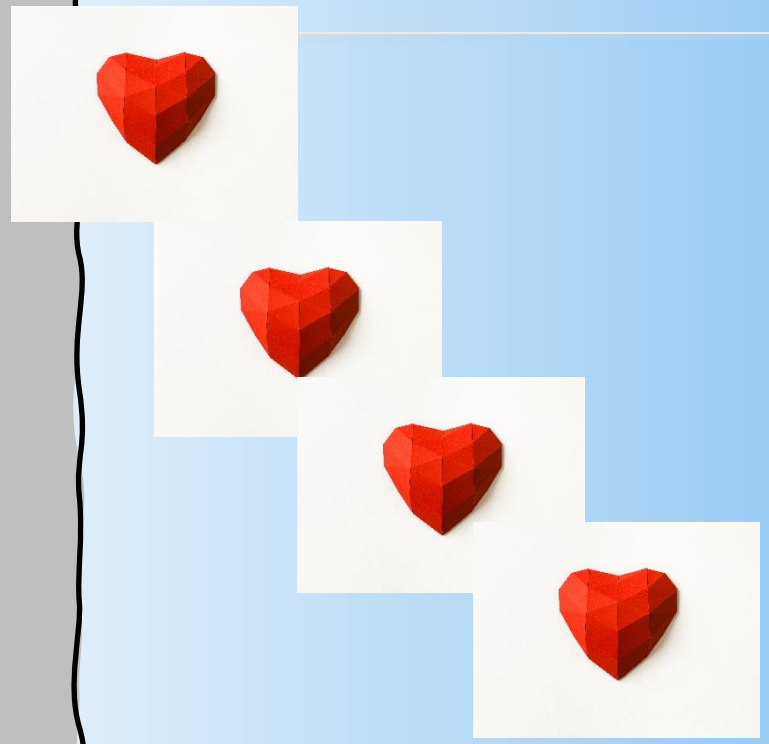
SOCIAL MEDIA SCAMS

Facebook - Let's be friends

Craig's list or Marketplace – buyer will pay over amount you are asking for. Just deposit their check and pay the person picking up the item the extra. Or pay via cash app and seller will send to you.

INTERNET -ROMANCE SCAMS – ON-LINE DATING

- Match.com, Senior Singles, Zoosk, Eharmony, Christian Singles, and the list goes on.
- Not all singles on these sites are scammers but there are quite a few.
- Can groom you for a couple of weeks or months before asking for money. Can extort/blackmail you if you sent sexy photos.



INTERNET SCAMS

- Provide social security number or passport number for a test
- Vaccine surveys
- Online purchase of Covid tests
- Non-FDA approved tests
- KN95 masks sold as N95.

ON-LINE SHOPPING

Use secure networkm
Buy from reputable dealer
Never pay by cash apps, crypto or money/gift cards
Do not accept a check for over the amount of asking price

Free month supply (cream, vitamins, etc.) – just pay handling and shipping! 30 days to return! In very small print – you will be charged $XX monthly from now on. 30 day return period starts when you place you order – not when you receive it

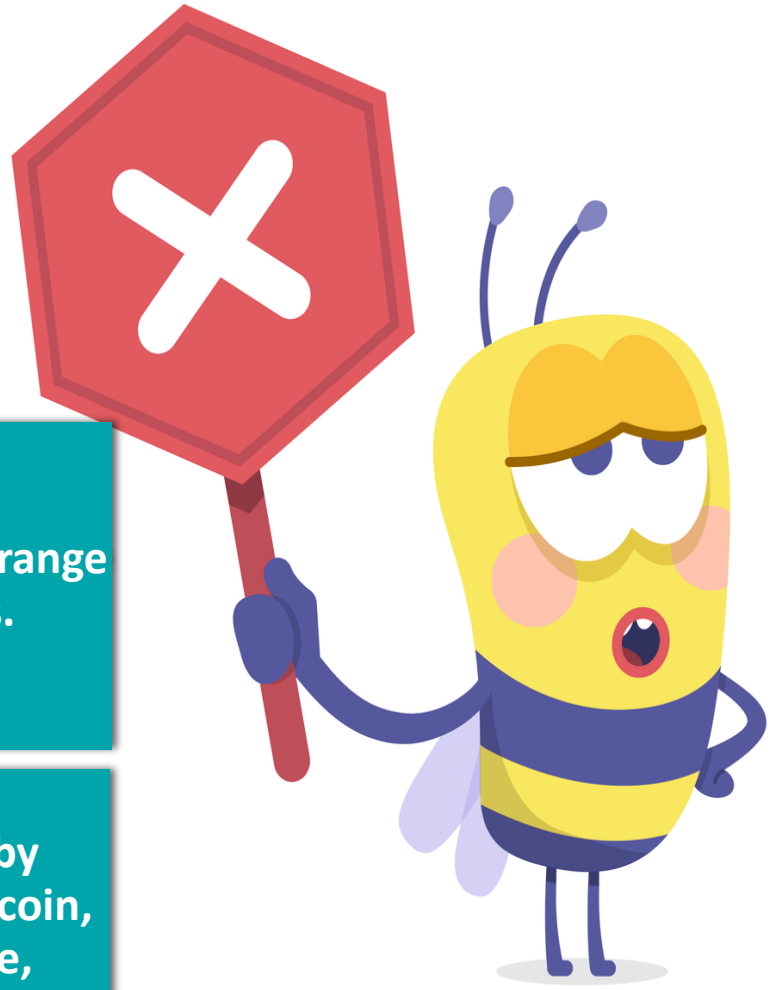
DOOR TO DOOR SCAMS

- LET ME CHECK YOUR ROOF
- EXTRA MATERIALS – REDUCED PRICE
- MAGAZINES, CLEANING PRODUCTS
- I AM STRANDED – CAN I USE YOUR PHONE?
- GREAT DEAL ON CABLE, SOLAR, ETC.

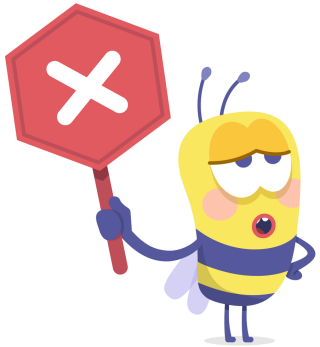
Post-weather incident
Cruising the neighborhood
Bus load of “sales people” to canvas neighborhoods
Wants entry to your home

RED FLAGS – IT COULD BE A SCAM IF....

Caller is using your emotions to get you to pay.	Time pressure – must pay within 30 minutes.	Incorrect grammar, strange email, characters.
You won! But you have to pay to get it.	Want you to stay on the phone while you buy money/gift cards .	Asks for payment by money/gift cards, bitcoin, cash apps like Zelle, Venmo, etc.



RED FLAGS – EMOTIONS!



excitement → fear → urgency → trust

companionship → limited supply → authority → trust

TIPS TO REMEMBER

- Never pay by cash application (Venmo, etc.) unless it's a friend or family
- Never give out any credit card, banking information, birth date, social security number
- Never give anyone permission to get on your computer
- Use PayPal or credit card to purchase products or services for buyer protection
- Let your phone calls go to voice mail if you don't know who is calling
- Never pay for anything over the phone with gift cards/money cards/cash apps or Bitcoin
- Never click a link sent via email or text
- Change your passwords frequently
- Annually check your credit report for unusual activity
- Pick up your mail daily (have someone do this if you are out of town)
- Opt out of pre-screened credit card offers
- Shred any and all documents/mail with any personal information
- Wipe any device before selling or disposing
- Install anti-virus software
- Review your bank and credit card statements monthly for unusual activity
- If any personal information has been stolen, follow the steps for ID Theft

RESOURCES

www.larimer.org/information/frauds-scams

FTC.com (Federal Trade Commission)

CDLE.gov (Colorado Dept. of Labor and Employment)

IC3.gov (INTERNET CRIME COMPLAINT)

QUESTIONS?