

Flower Mound Police Department



**Community is Our Strength,
Excellence is Our Goal**

Scams...

What's Out There and What to Look For!!!



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LOTTERY & SWEEPSTAKES SCAMS

This type of scam is best known as the “Nigerian Scam.” These scams will often require participants to send erroneous fees and taxes to claim the prize winnings and or property. Often times scams of this nature lead the participant on, believing that if they just send one more fee or pay one more tax their prize will be on the way. Many times the suspects behind these scams will have the participant wire the fee or tax to an offshore or overseas account. Once money has been wired overseas or into an account outside the United States, it is virtually impos-

sible to recover. It is not uncommon to see victims lose thousands of dollars before realizing the lottery or sweepstakes they are involved in is fraudulent. The suspects who run these scams often target the older generation. Suspects often times will pull on the emotional strings of their victims, showing the victim how they can care for their family with a small investment that has enormous returns. If you have questions regarding a current investment or sweepstakes, you can contact the Federal Trade Commission at: www.ftc.gov



You Can't Win a Lottery or Sweepstakes you NEVER Entered!!!



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Internet and Employment Scams... Be on the Lookout!

Internet Scams:

Internet scams have been in existence almost from the beginning of the Internet. However, they continue to evolve on a day to day basis. Many people operate under the misconception that if they have anti-virus anti-malware software on their computer they are protected. This is only partially true. New versions of viruses and malware are developed everyday. Attempting to prevent every virus and phishing scam is impossible. Internet users need to be on the lookout for scams that ask for account details such as account numbers, passwords, balances, etc. The most common

Internet scams involve phishing. This is the process in which a fraudulent user will attempt to gain your trust in order to share personal information. Many times it starts out with a free survey to win a prize. They might start by asking your name and the zip code you live in. They will continue to ask more invasive questions as you progress through the survey. Many people don't become concerned until they have already given up too much information and compromised their personal information.



Employment Scams:

Employment scams are typically conducted over the Internet on sites with open forums, where ads and blogs are posted. Many employment scams offer a moderate to large return with very little work or effort. Most employment scams ask for upfront money or investment prior to hiring or receiving the "business plan." Another extremely popular employment scam involves the caveat that you can work from home and earn large sums of money. These scams include being a middle man for foreign businesses, as well as being a secret shopper. Often times, victims are found to be laundering money, or ultimately are found responsible for the balance of fraudulent checks they cashed at their personal banks.



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Service Scams:

This particular scam involves the victim purchasing a service or providing personal information with the promise of a financial benefit. Popular service scams include interest rate reduction scams and anti-virus software scams. These scams will typically occur either over the Internet or phone. The most popular method for the interest rate reduction scam is over the phone. The suspect will attempt to gain personal and account information from the victim, simply by saying they need the information to correctly identify the user's account. Anti-virus scams try to trick the victim into thinking they have computer processing issues and that the suspect suggested program will fix the issues. The victim is then asked to remotely connect to the user's computer by the suspect allowing them free access to all information on the hard drive. Unsolicited phone calls are also a popular way of conducting service scams.

Charity Scams:

Charity scams often occur by a person going door-to-door, or soliciting money by other means such as standing on street corners. Charity scammers have also been known to falsify the logos and identifying information of legitimate charities. The suspects that typically use this type of scam will be reluctant to give contact information or an address to where the charity is located. If you are unsure as to whether or not a charity is authentic, do a little research. Charities will always accept money and you do not have to be pressured into donating only when the person is directly in front of you. Take the time to research the particular charity on the Internet, in the phone book, or you can contact the Better Business Bureau.

Emergency Scams:

This scam typically focuses on elderly grandparents. The scammers use the emotions of the grandparents. Often the scammer will call and state he or she is a grandchild who is in trouble or stranded in a foreign country. Over the course of the conversation, the suspect will attempt to gain personal information and get the grandparent to wire money to a wire transfer location. Many times these suspects will use multiple people and phone calls to accomplish their task. The other callers attempt to gain the victim's trust by stating they are police officers or lawyers assisting their grandchild while they are in trouble. Often times, the victim gets so occupied in helping their loved one they fail to verify the information until they make a follow-up call to check with a family member. Always verify information with a reliable, well-known service before wiring money.



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Quick Tips to Help Protect Yourself !!!

Protect Your Personal Information:

-Shred all mail with personal information or account numbers on it.

-Treat personal information like it's your money, don't leave it lying around for others to take or see.

-Never give personal information or account numbers to someone you do not trust or know.

-Never wire money or fees to someone you don't know and trust.

Be a Smart Shopper:

-Always step back and think about making a purchase before paying, especially if it is a high pressure sale or one-time offer.

-Research companies before buying from them. You can always check a business out on the Better Business Bureau website:

www.bbb.org

-Never give credit card or account information over the phone, unless you have checked and verified who you are talking to, or you initiated the call.

Protect Yourself Online:

-Never respond to spam. Simply delete or move mail to spam folder.

-Make sure you do not have your computer set to automatically view emails. Automatically viewing emails may expose you to viruses and scams.



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Do Your Research.....Protect Your Money

The Flower Mound Police Department wants all residents to be safe and secure when investing, and making charitable donations. We understand that even with taking all the proper precautions you may still become a victim. With that in mind, the Police Department wanted to provide the latest information on the scams that are affecting many citizens, not only in Texas, but the rest of the country. Unfortunately, the hardest part about monetary scams is they typically originate from another country or area of the world that does not have a strong Law Enforcement presence and fails to prosecute the offenders that are caught in the act. The Flower Mound Police Department aims to educate and prevent as many citizens as possible from becoming victims. The Crime Prevention Unit hopes that you found this bulletin informative and will use the infor-

mation to help prevent you, your friends, and family from becoming victims. Please use the references below for further information regarding any of the scams described in this bulletin. The numbers listed below are provided to assist those who do find themselves victimized, and need to report the offense to the proper companies and law enforcement agencies.

Other Great Resources:

Federal Trade Commission

<http://www.ftc.gov/idtheft>

Federal Bureau of Investigations

<http://www.fbi.gov/scams-safety/fraud>

Flower Mound Police Department:

Non-Emergency: 972-539-0525

Emergency: 9-1-1



Who to Call When Something Happens!

Credit Reporting Companies:

Equifax: 1-800-525-6285
Experian: 1-888-397-3742
TransUnion: 1-800-680-7289

Major Banking Institutions:

Bank of America: 1.800.933.6262
Chase Bank: 1-800-935-9935
Point Bank: 1-866-989-2265
Wells Fargo Bank: 1-800-869-3557
Capital One Bank: 1-877-547-8003
DATCU: (940) 387-8585

Federal Government:

Federal Trade Commission: 1-877-438-4338
Internal Revenue Service: 1-800-908-4490
Social Security Administration: 1-800-269-0271
U.S. Postal Inspection: 1-877-876-2455
U.S. Postal Service: 1-800-275-8777
U.S. Department of State: 1-877-487-2778
Free Annual Credit Report: 1-877-322-8228
Opt Out (To Opt Out of Prescreened Credit Card Offers): 1-888-567-8688

References Used:

- LAW Publications- "Safe and Secure"
- Federal Trade Commission- "Taking Charge"
- Canadian Competition Bureau- "Little Black Book of Scams"
- Australian Competition & Consumer Bureau- "The Little Black Book of Scams"