



ROCHESTER POLICE DEPT. ECONOMIC CRIME\$ UNIT

Scam Alerts

Educate to Prevent Initiative 5/14/2015

Below is a list of scams that are being seen by law enforcement. Many of them are seen right here in the Greater Rochester Area. Scammers are constantly coming up with new ways to get your money but some of these have been around for over 10 years. Educate yourself to protect against being the victim of a scam.

- **IRS PHONE SCAM** – Scammers are calling and saying they are from the IRS. They are threatening people with arrest, deportation, and/or public humiliation for having unpaid taxes. They state you must immediately pay by going to a store, purchase prepaid cards, and give them the access numbers off the back of the card. This is a SCAM. Hang up and report incident to FTC.gov.
- **Hostage Phone Scam**- Scammers are calling saying a loved one was in an accident and are being held hostage until money is sent to pay for the accident. They state you must immediately pay by going to a store, purchase prepaid cards, and give them the access numbers off the back of the card.
- **Email Scam**- Email is sent from a friend's hacked email account requesting immediate money be sent to help the friend out. Many different reasons are given. Do not click on any links. Erase immediately.
- **Work from Home Scam**- Scammers solicit victims to assist with cashing checks and money orders and then wiring money to boss who is traveling overseas on business. This is how a scammer moves money from victims to avoid detection. Law enforcement follows the paper trail to the Work from Home assistant and scammer cuts ties, leaving assistant to deal with investigation.
- **Check Cashing Scam**- Scammers overpay for products or services offered on line and then tell the victim to cash the check and keep a good portion for their troubles. They are then to send them the remainder of the money to the scammer. The original check bounces and victim is out all the money. Do not cash checks for others. Note- Banks offer funds available in 1-2 days as a service for cashed checks. The actual check could take several weeks to "bounce".
- **Reshipping Scam**-Scammers employ victims from work-at-home ads or on-line job applications. Victims accept packages from on-line stores at their homes and reship packages to other locations. On-line products and shipping charges are all paid for with stolen credit card numbers. Investigate fully all work-from-home job offers.
- **Lottery Scams**- Victims are contacted by voice call, text, email, or mail. Victims are told they won millions and need to send money to pay for lawyers, taxes, and processing fees. They usually throw in a Mercedes for a small processing fee, also. A true lottery would remove all such fees from the dollar amount won and send you the difference. Do not send any money to process a winning. This will get you on a scammer's mailing and phone list and you will get constant communications and no money.
- **Craigslist, EBay, On-Line Ads Scam**- Scammers are posting fake ads on various sites and requesting payment. The products and services are paid for but never delivered. Fully investigate all ads you are responding to. If the price



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- appears to be too good to be true, it may be a scam.
- **Utilities Scam-** A business is called and told that their services (RG&E, water, or cable) will be shut off immediately unless the bill is paid. The victim is directed to immediately go to a store and purchase money orders or green dot cards for the bill in order to keep services running. Scammer usually keeps person on phone until the "debt" is paid. Utilities do not operate in this manner.
 - **Medicare Scams-** Scammers are deceiving Medicare recipients into giving their Medicare numbers over the phone. Scammers may say they are with a government agency, a private audit company, or a medical provider that can provide services or products at a highly discounted rate or provide a financial "kick-back" for using them.
 - **Immigration Scam –** A caller impersonating a local law enforcement officer or immigration officer tells the victim that there is a problem with their immigration status and that they will be deported unless they send a sum of money via Green Dot cards.
 - **Craigslist Rental/Vacation Rental Scam-**The victim is convinced to wire money or to pay large cash deposit to reserve a vacation rental property or an apartment. Many times they are asked to sign agreements which add to the apparent legitimacy and are given keys. They usually have victim complete a rental agreement that requires name, date of birth, and social security number, which can also lead to ID theft.
 - **"Secret Shopper" Check Scam-** A letter is received typically with a sign-in and password for a website. The websites are usually different, but will take the recipient to the same landing page. The customer must sign into the website with the login credentials in order to "activate" the check and receive their secret shopper instructions. They will also receive instructions for them to deposit the check into their personal account for 24 hours, and then retrieve the cash the following day. Upon retrieving the funds, they are instructed to complete a series of "secret shopper" tasks that include sending a wire transfer/money gram at the customer service desk for the amount of the check minus \$350 their commission for completing the task. The check will later "bounce".
 - **Construction Scam-** Scammers will do limited work on a job and then charge large sums of money. They may request all money upfront. Do your research. Check out the business with the Better Business Bureau or other online sites. Request a contract that itemizes everything that will be done and the total dollar amount for the work. Do not accept statements like "fix roof", as that is not specific and left for interpretation. Get at least 3 estimates.
 - **Dream Vacation Scam -** In the most common form of this scam, a phony travel agency requires you to pay a service charge – or to purchase a travel club membership – in order to qualify for the steeply discounted package. Once you pay in advance via credit card or wire transfer, the perpetrators are long gone, along with your dream vacation. Do your research before signing up for anything. Anytime you are rushed to sign up right "now", that eliminates the chance for you to research the offer and should alert you to a possible scam.