Recognizing a Phone Scam

Are You a Target?

A phone scam is anyone who calls you to target you. Many scammers certainly don’t have numbers targeting for victims. There are some groups, however, that have created lists of numbers to call you and engage you with stories and foreign language, among other things. They often call at night.

Senior Citizens:

Are you a target? Actually, everyone is potentially a target. Many scammers randomly dial numbers looking for victims. There are some groups, however, that are especially vulnerable to attack:

Senior Citizens:

Senior Citizens: Often targeted by scammers pretending to be a relative in trouble or offering big prizes and phony investment opportunities. They often call at night.

Immigrants:

Immigrants: Scammers often prey on neighborhoods that are home to immigrants, making calls in that group’s language, and claiming to represent an embassy or consulate. They may claim to be holding a package and need payment for delivery; or that your identity has been stolen and they need information to catch the thief. They demand payment for a package or threaten retaliation if not provided with payment.

Anatomy of a Scam

Regardless of whether the scams are targeted or random, they almost always have the same makeup:

• A distracting hook: scammers don’t want you to think about whether the details make sense, so they use a hook to play on your emotions: greed, fear, love.

• A con artist who seems trustworthy: they pretend to be a relative, a government official, or an expert of some kind, someone who knows something you need.

• A deadline: You must act now! If not, bad things will happen or you’ll lose out on a once-in-a-lifetime opportunity.

How to Avoid

Never give your personal or financial information to someone who calls you and threatens arrest or deportation. Scammers frequently target those who are vulnerable or who feel like they have no other option. For example, they will often say that the police will call them if they don’t pay a fine.

A caller may claim:

• To be from a government agency and that you will be arrested or deported unless you comply;

• You’ve won a sweepstakes, but you must pay the taxes up front;

• To be your grandchild in trouble and needs you to help them out;

• To be holding a loved one hostage or to have incriminating information about you.

The caller demands that money be sent to them in an untraceable way: through gift cards and prepaid debit cards or wire services. If you don’t comply within a narrow amount of time, bad things will happen. For example, they will call you daily or in person. They may even come to your home, if you don’t cooperate.

If you do not know who the caller is, you should not give them any information.

How to Stay Safe

Never give your personal or financial information to someone you do not know by phone. Scammers frequently target those who are vulnerable or who feel like they have no other option. For example, they will often say that the police will call them if they don’t pay a fine.

• Always be suspicious of someone calling you:

• If you are threatened, hang up and call the number you have for the police or other relevant authorities to verify that the phone number is legitimate.

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• Never engage the caller:

• Scammers can manipulate caller ID so that it appears to be an “official” call or a call from your city or town. Only answer calls when you recognize the number. If you do not recognize the number, don’t answer it.

• Government agencies usually reach out to you in writing. A government agency will not call you and threaten your arrest or demand payment.

• Remember, a demand by a stranger for payment through wire services or gift card cash-out is a sure sign that it’s a scam.

Secure Your Social Media

Con artists mine social media for family names, phone numbers, and other personal information they can use to gain your trust. Keep your social media accounts secure:

• Using strong passwords;

• Limiting the amount of personal information you share: your “friends” you don’t personally know.

What if you don’t know?

If you don’t know who the caller is, you should not give them any information. If you are unsure, you can look up contact information online:

• Call the official government agency:

• Look up the contact information for government agencies to verify the caller’s information. Don’t use the numbers they provide.

• Remember, strangers asking for your personal information, and asking for money to be wired or provided through gift cards or cash is always a scam.

Resources

New York State Office of the Attorney General, Consumer Fraud Bureau

www.ag.ny.gov

800-771-7755

Federal Trade Commission

www.consumer.gov

877-382-4357

Local Law Enforcement

Check local directories for contact information.

Credit Report

To check or freeze your credit reports.

annualcreditreport.com

877-322-8228

Major Credit Reporting Agencies

Experian:

888-397-3742 / experian.com

TransUnion:

800-888-4213 / transunion.com

Equifax

800-685-1111 / equifax.com

Innovis

innovis.com