Recognizing a Phone Scam

Are You a Target?

Are you being targeted by a scam? Many scammers certainly do
number tracking for victims. There are some groups, however, that target
call-to-action scams or phishing attempts.

Senior Scams

Many targets are scams targeting seniors to be alert!

New York State Office of the Attorney General, Consumer Frauds Bureau
Report scams or file a complaint.

(800) 771-7755

ag.ny.gov

Federal Trade Commission
Report scams or identity theft.

877-382-4357

ftc.gov

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

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 it Works

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! The caller can be directed to bank accounts or websites to receive funds. If you pay, the caller will disappear — and you will lose your money.

What if you don’t know?

If a loved one is threatened, call that relative at the numbers you know, to verify the information independently. If you are not sure if someone is a legitimate caller, call the number you know.

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 accounts safe by:

• Using strong passwords;

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

Remember, a demand by a stranger for payment through wire services or gift cards is a sure sign that it’s a scam.

How to Stay Safe

Never give your personal or financial information to someone who calls you. Instead, call the number on the card, or visit the official website. If there is no phone number on the card, or if you do not recognize the website, verify the information independently.

Don’t engage the caller. Scammers can manipulate caller ID to make a call look official. If you do not recognize the number, check the official website to verify the number. If you do not recognize the number, stop the scam! Do not answer the phone at all.

Government agencies usually reach out by phone. 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 cards is a sure sign that it’s a scam.

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