

A note from New York State
Attorney General Letitia James

Dear New Yorkers,

Scammers will always try to trick you into giving them your money and they often use a phone call to make contact with you. They may claim to be a government official or someone you know.



They may offer you fantastic opportunity or threaten you with arrest or deportation.

While the details may change, it's important to know that all scams look alike, they have the same structure. When you recognize the structure, you will know it's a scam.

This brochure will help you get to know what a scam looks like and what you can do to keep yourself, your finances and your identity safe.

If you think you've been called by a scammer, you should make a call, too: report these scam attempts. Contact local law enforcement and our office.

Sincerely,



Letitia James



New York State Attorney General
The State Capitol
Albany, New York 12224
1-800-771-7755
www.ag.ny.gov

Report It

If you think you have been contacted by a scam, report it to your local law enforcement agency, as well as to the Office of the New York State Attorney General and the Federal Trade Commission.

Been Scammed? Take these steps:

To report scams or file a complaint:
The Office of the NYS Attorney General
www.ag.ny.gov
800-771-7575

To report scams or identity theft:
Federal Trade Commission
www.ftc.gov
877-382-4357

Local Law Enforcement
Check local directories for contact information

To check or freeze your credit reports:
www.annualcreditreport.com
877-322-8228

Major Credit Reporting Agencies

Experian
888-397-3742
www.experian.com

TransUnion:
800-888-4213
www.transunion.com

Equifax
800-685-1111
www.equifax.com

Innovis
www.innovis.com

TELEPHONE SCAMS



NEW YORK STATE OFFICE
of the
ATTORNEY GENERAL
Consumer Frauds Bureau

Recognizing a Phone Scam

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

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 or personal information.

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: you will be arrested; your loved one will be hurt; you can be deported.

Sometimes callers are also interested in your personal and financial information. They may claim to need your social security, banking, or green card numbers in order to direct deposit money or to verify your identity. This is always an attempt to steal your identity.

How to Stay Safe

Never give your personal or financial information to someone who calls you. Think of the phone as a "one-way street": only give out personal information if YOU made the call. Be sure to independently verify that the phone number is legitimate.

Don't 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 answer, just hang up if it seems like a scam. Consider using a call blocking app such as Nomorobo.

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 cards 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 accounts safe by:

- Using strong passwords;
- Limiting the amount of personal information you share;
- Not "friending" people you don't know personally.

What if you don't know?

If you are concerned that the call is legitimate, try to verify the information independently:

- If a loved one is threatened, call that relative at the numbers you know,
- Look up the official 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.