

# SCAM REPORT

September 16, a notice appeared in my email from the Geek Squad. The Geek Squad is a legitimate business. If you buy any electronics from Best Buy, for an extra fee, you can pay the Geek Squad to come to your house to set it up. Also, if anything goes wrong during the warranty period, you can get them to come to your house and fix it. The notice in my email says my “subscription” to the Geek Squad is expiring, and it will be automatically renewed for a year at a cost of \$284.76. It doesn’t say how they are going to get paid.

*I didn’t remember ever having a subscription with the Geek Squad, so I ignore this notice. Every word in this notice began with a capital letter. My son tells me that’s clue number one that this is a scam. The scammers don’t know how to write sentences in English. So they capitalize the first letter of each word. Now I know. I didn’t know then.*

October 14, the same notice appears again in my email. Their notice gives a telephone number to call if I have any questions. I think I should call the number and clear this up. So I call the number.

*A man with an accent from India answers. This is nothing new or alarming. Many companies have their call centers in India. So I don’t catch on.*

Oh, my goodness, he says. You have two subscriptions to the Geek Squad. You don’t need two. Let me cancel one of them. *Pause.* There, I have cancelled the second subscription. Now you should get a refund. Let me connect you with our finance department.

*I should have caught on that this was phony because I didn’t have one subscription to the Geek Squad much less two.*

Another man picks up the phone and says he is in the finance department. He states his name and gives me a telephone number. I will call him by the initials of the name he gave me: RB. I do not want to state the name because I do not want his name to appear anywhere in my computer. I said I am looking for a refund from the cancellation of my second subscription to the Geek Squad. Yes, he says. I can arrange that for you. A black screen appears on my computer. There is a series of steps to follow:

- I have forgotten what was on the first line.
- On the second line, there is a statement that I would receive a refund of \$200.00.
- On the third line, it asks me to type in \$200.00.
- On the fourth line, I type in \$200.00. Suddenly the number switches to \$20,000.00. It states they will deposit in my bank account \$20,000.00

- On the fifth line it states that the deposit has been made to my bank account.

Oh my God! Says RB. Oh this is terrible. You must have typed in the wrong number. Oh my God I will lose my job if the Geek Squad finds out.

What can we do? I ask.

First, open your bank account to see if this transaction is in it, he says.

So, I call up my bank on the screen. I type in my ID. Then I type in my password.

Suddenly, a green screen faces me. In huge letters, the message is “Downloading data.

Do not turn off your computer.”

This is surprising. I never got such a message from my bank before.

*My son says this was another clue. Microsoft never uses a green screen. They only use blue. He says their program was capturing my bank account ID and Password from my computer.*

Finally, the page from my bank appears. There are all of my transactions over a period of time. Deposits and withdrawals, checks I wrote, all in black ink, in an orderly column. This was genuine. In some blank space in the upper right segment of the page there is a Deposit of \$20,000.00. And also it shows the new balance in my account. It is \$20,000.00 more than the balance I had before. A strange thing. This “deposit” is not located in the column with the rest of my transactions. It is in a blank space in the upper right quadrant. Another strange thing. The typeface is not black in color. It is golden. The rest of my transactions are in black ink.

*My son says the man had not actually deposited any money in my account. His program had put a screen in front of the screen from the bank and had put the message “Deposit \$20,000.00” and the new balance in the blank space in the upper right sector.*

Well, I say. I have to send that \$20,000.00 back to the Geek Squad. Oh no! he says. The Geek Squad must not find out about this. I will lose my job! He puts on my screen the name of a company located in Pennsylvania, an account number, a routing number, and the name of a man. I will give his initials: PLL. I don’t want his name anywhere in my computer. He says PLL is a friend of his. He is the president of the company whose name appears on my screen. We must send the \$20,000.00 to him.

*This was beginning to look suspicious to me, but I continued talking with RB.*

OK. Call up your bank account again. I do that. Now, do you see on the screen some tabs for making transfers? Yes, I do. One tab is for making transfers from one account to another in the same bank. The other is for making transfers from an account in this bank to someone outside the bank. Click on that one. So I do. A small screen drops down to indicate who is to get the transfer and where he is and how much to transfer to him. I fill

in all of that information. A green screen appears. Do not turn off your computer. When that is done, there appears before me a series of text boxes to be filled in. These boxes fit perfectly with the material on the face page from the bank. It looks like part of the bank's page.

*My son says that segment of text boxes that I was to fill in was another fake page that his computer put in front of the genuine page from the bank.*

But I go to work filling in the blank text boxes. They ask for:

- The number from my Debit card.
- The expiration date of my Debit card.
- The security code number from my Debit card.
- My PIN number.

I think it is strange that the bank is asking for this. The bank already knows all of this. I had to dig in a file to find these numbers. But I find them and dutifully fill in the boxes on the screen. And I click on "Submit." This initiates the transfer of \$20,000.00 to PLL. Then the screen turns green, and big type says Do Not Turn Off Your Computer.

*His program was, of course, devouring my bank numbers. But I still didn't catch on that this was a scam. How dense can you be?*

All the time we are waiting for the "download," he is quizzing me about my life. Have any family? How many kids? What kind of place do you live in? It's Assisted Living. Can you get to your bank? No, I can't. Why not? Because I'm in a wheelchair and I don't have any transportation.

*He is, of course, establishing that I am an old person living in Assisted Living. Perfect target. Just the kind of person they like to scam. But I still didn't catch on.*

Suddenly I get a message from the bank. You can only transfer \$10,000.00 at a time within a 24 your period. Not \$20,000.00. Do you want to transfer the \$10,000.00? Yes. Go ahead.

Now, says RB, do not tell your son who shares this bank account with you what we have been doing. This is just between you and me. Don't tell *anyone* about it. The bank is going to call you to make sure this is a legitimate transfer. When they call, this is what you should tell them: PLL is an old friend of yours. He owns the company in Pennsylvania that I indicated. This company provides information technology services and equipment. One of my sons is opening a business in Pennsylvania. He needs equipment and services from the company that PLL is president of. I am paying for it for my son. \$10,000.00. Please complete the transfer.

*SHAZAM!! Thunderbolt!! It finally dawns on me that this is a scam! I have been had! Not only that, I have given this guy access to my bank account!*

*I am looking at my Phi Beta Kappa key and wondering: **HOW STUPID COULD I BE?***

I didn't end the call with RB until 7:00pm. I was on the phone with him for about four hours. I missed dinner. I made a sandwich. At 8:00pm, my care person came to get me ready for bed. I go to bed. Telephone rings. It's RB. He asks, has the bank called you yet? No. Do you know what to tell them when they call? Yes. Listen, I'm in bed. The bank is closed. I'm going to hang up.

I don't sleep at all Friday night. Saturday morning at 6:30am I start calling my son who handles my finances and has access to my bank account. He doesn't wake up until after 7:00am. I tell him my tale. He springs into action. He calls the bank. He puts a stopper on the bank accounts. (Two of them.) No one can take money out of the accounts. RB has not taken any money out of my account. The bank won't transfer \$10,000.00 to him until they have called me. Geoff calls the Arlington Police Department, Fraud Division. He files a report of fraud.

Saturday morning, RB calls. Has the bank called you yet? No, RB. I am onto your scam. I will not talk with you anymore. I hang up.

Soon, RB calls again. He says: You have my \$20,000.00. I say: No, I don't, and I never did. I hang up.

RB calls again. He says: I'm going to sue you for my \$20,000.00. I say: I don't have it. Stop calling me. I have reported you to the police. I hang up.

Phone rings. A man with an Indian accent announces: This is a law firm. I hang up.

They stop calling after that.

Monday, my son cancels all of his business appointments and comes north from Richmond. We go to the bank. Another son cancels all of his appointments and comes from Fairfax. He goes to work on my computer to see what this guy has planted in it.

My son and I spend the whole afternoon at the bank. The bank lady:

- Affirms that my bank accounts are blocked. No one can take any money out of them. People or institutions can put money in, (established direct deposits), but no one can take money out.
- Opens two new accounts.
- Transfers all of the money in the old accounts to the new accounts.
- Cancels the debit card for the old accounts. Orders a new debit card for the new accounts with a new number.
- Cancels the credit card that's linked to my account. Orders a new credit card with a new number.
- Orders checks for the new accounts.
- Prepares forms for me to inform the institutions that deposite directly into my account to change and deposit my funds in the new account.

While my son and I are doing all of that, my other son is cleaning my computer. We decide to take it to the place where I bought it and ask them to scrub it. My son had found the program that RB planted in it. No one but RB could get into this program or remove it from my computer. It takes professionals to clean it out.

But that ain't all that has to be done. I spend the weeks on the next steps in the recovery:

- Contacting the institutions that deposit funds directly into my bank account to tell them to switch to the new account.
- Some other institutions take money out of my bank account each month. I must contact them and tell them to stop taking money out of the old account ('cause there ain't any money in it anymore).
- And so on. There seems to be no end to this. Probably more accounts I can't remember will pop up and say, Hey, we can't get any money from you for this monthly bill. Your bank account is empty.

**Let this be a lesson to you.**