SCAM UPDATE

As we start off 2018, we at Seniors Vs Crime thought it would be a good idea to highlight a few of the current, ongoing scams you may run into this year. Knowledge is power. Knowing how to spot these scams could save you a lot of money!

First off is the "Free Bill Pay Offer". Who wouldn't welcome a free bill payment offer? But unless you're close to someone who's won a real lottery, that's not likely to happen.

Except in the world of scams.

The offer is just the latest variation of a con trick where victims are tempted into what seems like a great financial deal that they end up paying dearly for.

There are at least two versions of this scam currently doing the rounds.

In the first one, victims learn they're supposedly entitled to benefit from a government program that pays all their monthly bills.

To avoid a skeptical response, scammers often operate via church communities, passing around flyers or passing out invitations. The church aspect encourages people to believe it must be the real deal. Plus, the documentation looks real, explaining how monthly bills will, in the future, be paid electronically and automatically.

The second variation involves help with medical bills. Victims receive a phoned offer of help with paying or reorganizing their medical bills.

The call is made in the name of a local hospital and seems to be random, targeting everyone in the locality whether they've had hospital treatment or not.

And when the crooks hit "lucky," they request confidential banking information, supposedly to set up some sort of payment plan. But sadly, this is just another phishing trick.

But, of course, it's fake -- and the clear signal of that is when would-be applicants are told they must first pay an upfront "processing fee."

To compound the problems, victims are left thinking their bills are being paid and end up owing non-payment or late-payment fees when the crooks fail to deliver.

Ignore these upfront-fee bill pay schemes.

Next is a new way to use eBay for fake sales of merchandise. Phony Craig's List sellers are trying out a new approach to convince victims they're genuine by requesting payment for their non-existent products in the form of eBay gift certificates.
Posing as honest-to-goodness but wary sellers, the scammer tells his victims he wants to work through eBay's payment system, to protect both parties.

The crook then sends what seems to be an eBay notification to the buyer, in reality a fake, but with a link to eBay where they buy their cards and send details to the phony seller.

You probably can guess the rest. The cards are untraceable and the buyer is left without their purchase and without their money, sometimes running into thousands of dollars.

Lastly, **Obituary ID Theft** is another nasty way of stealing credit card details. It comes from scammers who pore through obituary notices and then contact the partner or other family member of the deceased person.

They pose as reps from a credit card company, using the name of one of the two main card issuers - Visa or MasterCard.

The "rep" claims they've been contacted by the Social Security Administration about the card holder's recent passing and that they now need to update that account.

The crooks may already have some information about the deceased, including even some card details, but they want to know more, such as the security code from the back of the card.

Once they have all they need, they quickly start to make purchases on the account.

As with all calls supposedly from your credit card company, you should provide no information. Ask for the caller's name by all means but don't use any phone number they give you. Instead, call the customer service number off the back of the card and check things out from there.

If you wish to contact Seniors Vs. Crime, the local office is located in the Lake County Sheriff's Substation located on Rte. 50 in Clermont.
They are open every Wednesday from 10:00 am. To 2:00 pm. Their phone number is 352-394-6661