Seniors Vs. Crime | Government Imposter Scams

The Urban Dictionary uses this easily understood definition for a SCAMMER: “One who does everything in his/her power to steal from another by means of trickery, deceit, and force. With the easy access and anonymity that the internet provides, scammers have become increasingly prevalent in modern times. Usually driven by personal greed or outright amusement, they are unhindered by sympathy or morals and are the very face of human corruption.” They often prey on those who are vulnerable due to a lack of technical expertise, including seniors.

One ruse used by scammers is pretending to be a government official to get you to send them money. They may promise lottery winnings if you pay “taxes” or other fees, and even threaten you with arrest or a lawsuit if you don’t pay a supposed debt. Regardless of their tactics, their goal is the same - to get you to send them money.

DONT'T DO IT!

Federal government agencies and their employees will NEVER ask people to send money for prizes or unpaid loans. They are NEVER permitted to ask you to wire money or add money to a prepaid debit card to pay for anything.

Bridget Small, a Consumer Education Specialist with the FTC, recently warned of a very common government imposter scam - the Missed Jury Duty scam.

The scammers who use this particular scheme pose as U.S. Marshals. They use spoofed phone numbers that look official, and steal the names and badge numbers of legitimate law enforcement officials. They claim they will arrest you for missing jury duty unless you buy a prepaid debit, iTunes or gift card and pay a fine immediately. United States Marshals protect the federal courts, track down dangerous fugitives, and transport thousands of prisoners, but they do not make calls and threaten to arrest people or fine them for missing jury duty.

If you buy a card and give the code to the scammer, he/she is then able to cash in the card’s value and your money is gone. If a “U.S. Marshal” calls you with a missed jury duty warning, hang up. Likewise, if any other government imposter calls and tells you to send money to avoid arrest:

DONT'T DO IT!

In summary:

- DON'T WIRE MONEY! Scammers often pressure people into wiring money, or strongly suggest that people put money on a prepaid debit card and send it to them. Why? Because it is the same as sending cash: once it is gone, you cannot trace it or get it back.
- NEVER DEPOSIT A “WINNINGS CHECK” AND THEN WIRE A PORTION OF THE MONEY BACK. The check is a fake, no matter how good it looks, and you will owe the bank any money you withdraw. NEVER share your account information or send a check or money order using an overnight delivery or courier service if requested to do so. Con artists recommend these services so they can get your money before you realize you have been cheated.
- DON'T PAY FOR A PRIZE! If you enter and win a legitimate sweepstake, you don't have to pay insurance, taxes, or shipping charges to collect your prize. If you have to pay, it is not a legitimate prize. And companies, including Lloyd's of London, will not ask you to insure delivery of sweepstakes winnings. If you did not enter a sweepstakes or lottery, then you cannot be a winner. Remember: it is illegal to play a foreign lottery through the mail or over the phone.
- DON'T GIVE A CALLER FINANCIAL OR OTHER PERSONAL INFORMATION: Never give out or confirm financial or other sensitive information over the phone. This includes your bank account, credit card, or Social Security numbers. Scam artists, like fake debt collectors, can use your information to commit identity theft and then use your existing credit cards, open a new credit card, checking, or savings account, write fraudulent checks, or take out loans in your name.
- DON'T TRUST CALLER ID OR LETTERHEAD: Con artists use official-sounding and similar names to gain your trust. It is illegal for any promoter to lie about an affiliation with — or an endorsement by — a government agency or any other well-known organization. No matter how convincing their
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story — or their stationery — they are lying if they ask you to send money to collect a prize. Again, no legitimate government official will ask you to send money to collect a prize.

- **PUT YOUR NUMBER ON THE NATIONAL “DO NOT CALL” REGISTRY.** This will not stop scammers from calling, but it should make you skeptical of calls you get out of the blue. Most legitimate sales people generally honor the Do Not Call list. Scammers ignore it. Go to https://www.donotcall.gov/ to register. Please note, once you have registered your phone number, it is registered for life.

If you receive a call you suspect is from a scammer, please report it to the FTC at https://www.ftc.gov/. If you already sent money to an imposter on a prepaid card, report it to the card company’s fraud department. For more information on calls that ARE allowed or to register a complaint visit https://complaints.donotcall.gov/complaint/complaintcheck.