Scam Awareness

Wednesday, July 15, 2015

It seems like everyday somebody somewhere in our community is targeted by a scammer. In some cases, there is the promise of riches. In this case you should remember … **If it sounds too good to be true, it probably is!** In other scams, thieves will try to intimidate or frighten you into acting fast or turning over your money. STOP! If you recognize the call as a scam, hang up immediately. If you aren't sure, hang up and contact your local law enforcement agency. In Caddo Parish, contact the Caddo-Shreveport Financial Crimes Task Force at 318-681-0770 if you think you're being contacted by a scammer.

Here are some common scams to look for:

1. Unsolicited lottery or sweepstakes, or a long lost relative's estate, all requiring a deposit or taxes paid up front.
2. Someone, usually a grandchild, in an emergency need of money, and they usually advise for the victim to not tell anyone.
3. Mystery shopper, usually the check sent to the victim is for much more than originally agreed to, and they ask for the left over money be sent back to them.
4. Someone soliciting money to come visit the victim, usually met on a romantic or dating website.
5. Job placement, the offender offers to place the victim in a job for a fee.
6. Craigslist, most are over paying for an object for sale and ask for the left over to be sent back.
7. Another Craigslist scam is houses for rent. Usually the offender is out of the country or far away, so all correspondence is by email, and money is wired, sent by Western Union, or money pack cards. Most of these have a low rent value for the nice neighborhoods the houses are located in, but require a big deposit.
8. You have a warrant for a collection. The scammer will try their best to intimidate you into sending them money immediately. They will tell you they are sending someone to arrest you right now. We, as law enforcement, do not usually tell people that we are coming to arrest them. We rely on the element of surprise. If you aren't sure if the call is real, hang up and call local law enforcement.
9. The same is true for missed jury duty.
10. Tax fees. The IRS will never call you on the phone to demand unexpected payment.

How to avoid scams:

1. If you aren't sure, ask someone; a friend, banker, or law enforcement are all good choices.
2. Don't be afraid to tell them no. Scammers are successful because they are convincing and very persistent. If that fails, they will resort to being intimidating.
3. Phone numbers can be faked. Just because it looks like a local number, doesn't mean it is. Google the number, you would be surprised what comes up.
4. Do your own research. Don't use a phone number provided by a scammer to check out there story. Look the number up yourself in the directory.
5. Limit the amount of personal information you put out there. Scammers will use one or two pieces of information to convince you to reveal all of the other information they need to get your accounts.
6. Only use one credit card for online purchases. Never use your debit card. Also, using online transaction companies, like PayPal, ApplePay, Google Wallet, or ClickBank just to name a few can help make your online transactions more secure.

Additional information about common scams can be found here: http://www.scamawareness.com