



S.C.R.A.M. GAZETTE

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FEBRUARY TOPIC

When: February 20, 2015

Time: 10 am to 11 am

Topic: Reverse Mortgage and Investment Fraud

FRAUD ALERT



COOK COUNTY ASSESSOR'S OFFICE

Joseph Berrios

Cook County Assessor Joseph Berrios is warning taxpayers in Cook County about a fraudulent solicitation sent in the mail regarding Home Equity Line of Credit (HELOC). This letter is fraudulent and designed to look like it came from the Assessor's Office. If you have submitted your bank information using this letter., contact your bank immediately and file a police report.

Fake Checks: The Nanny or Caregiver Scam

Do you offer your professional services as a babysitter, nanny, or other kind of caregiver? You may have used websites that can match you up with potential clients – sites like Care.com or Sittercity.com. These sites can be a convenient and efficient way to drum up business. But scammers may misuse these sites. FTC staff has seen complaints about con artists cheating caregivers with a counterfeit check scheme that asks you to send payment to a third party. Details may vary, but, in general, the scam works like this:

Someone replies to your listing on the site, saying they want to hire you to care for their child, parent, or even a pet. They often say they live out of state and are moving to your area

soon. They may ask you – with a very persuasive story that tugs at your heartstrings – to accept delivery of special items or medical equipment their loved one will need while in your care. They send you a check to deposit and ask you to keep some money as payment for your services and then transfer the rest to a third party – supposedly to pay for the goods.

What's the problem? The [check and the third party turn out to be fake](#). It takes only a day or two for your bank to make the money available to you, but it can take weeks for your bank to determine a check is phony. If you already withdrew that money, you're on the hook to pay back the bank. If you've already transferred the money to the third party, it's gone – like sending cash. And, since

the recipient can pick up the money from a different money transfer location than the one you sent it to, it's nearly impossible to find the recipient. That's how these con artists avoid detection.

So how can you protect yourself? If a potential client urges you to transfer money using a service like Western Union or MoneyGram, it's probably a scam. Don't send money to someone you don't know, either in cash or through a money transfer service. Likewise, don't deposit a check from someone you don't know and then transfer the money. No matter how convincing the story, it's a lie. And, as always, don't respond to any messages that ask for your personal or financial information, regardless of whether the message comes as an email, a phone call, a text, or an ad.

How Not To Use A Gift Card

Thinking about giving a fancy new gadget as a holiday gift? Or maybe there's something on your wish list that Santa forgot to bring? If so, you might be tempted by an ad for high-tech at a low price. But if a merchant other than Amazon.com asks you to pay using an Amazon gift card, it's probably a scam. In fact, Amazon's gift card terms don't allow you to use Amazon gift cards to make payments anywhere besides amazon.com and a few specific sites.

Here's how the scam happens: You discover a website that sells new HDTVs, GPS devices, and other gizmos for deeply discounted prices. You haven't heard of the site so you do some research. You find a few reviews from satisfied customers, so you go for it.

During checkout, you're instructed to purchase an Amazon gift card and then hand over the gift card information as payment. Unfortunately, if you do, you'll be out the money, and you won't get anything in return.

These scammers know that bad reviews scare people away, so they may post a few positive reviews about the site. They shut down the site before people post complaints — usually in less than a month — and open under a new name somewhere else.

Buying an Amazon gift card to make a payment is NOT the same as using Amazon Payments, which provides some [protections for buyers](#). Amazon Payments is a feature that allows Amazon members to pay for merchandise on other websites by logging in and using a

payment method they've stored on their Amazon account. For example, if you use a credit card stored in your Amazon Payments account, you're still using your credit card to make the purchase, and you get [certain protections when you use a credit card](#). You don't have the same protections when you pay with a gift card — virtually or physically. It could be tough to trace the money or get it back if something goes wrong. Of course, that's not a problem if you're sending the gift card to a friend or family member as a gift.

When shopping online, consider using a payment method that offers protections if you don't get what you paid for. Check out this video for more [online shopping tips](#):

Don't let tax scammers get away with it

Tax season is getting close — and for some people, so is an experience with tax identity theft or IRS imposters. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. You usually find out something's wrong after you file your tax return.

Also, IRS imposters work year-round — posing as the IRS when they call and say you owe taxes. They even threaten to arrest you if you don't put money on a prepaid debit card and tell them the card number. They might know all or part of your Social Security number, and can fake caller ID information to make it look like it

really is the IRS calling. But it's not. Ever.

Want to know what you can do about these scams? January 26th-30th is [Tax Identity Theft Awareness Week](#). That week, the FTC, AARP, and the Treasury Inspector General for Tax Administration (TIGTA) will be hosting a webinar. Join us to get the facts about these scams and learn how to protect yourself and those you care about:



Interim Chief Dennis J. Mc Enerney