



S.C.R.A.M. GAZETTE

Publisher Clearing House Scam

Niles Police

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Connect with US!



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Residents have recently been reporting that they are receiving calls from Jamaica stating they are winners of the “Publisher Clearing House” prize.

PCH Offers these tips to figure out if it's real or not:

1. If you're required to wire or pay any amount of money in order to claim a prize, it's a Publishers Clearing House Scam. PCH sweepstakes are ALWAYS FREE to enter, and there is never any fee associated with winning.
2. If you're asked to load up a Green Dot MoneyPak or other money transfer card, in exchange for claiming your prize, it's a Publishers Clearing House Scam. Again, PCH will NEVER ask you to pay a cent to collect a prize.
3. If someone tries to contact you in advance regarding a prize delivery, it's a Publishers Clearing House Scam! After all, that would ruin the surprise! For decades, our Prize Patrol has captured the elated

reactions of surprised winners and used them in our nationally-televised commercials. You'll know you're a big PCH winner if you see the Prize Patrol at your front door holding a “Big Check” with your name on it!

4. If someone calls you on the telephone claiming to be from Publishers Clearing House and says you have won, it's a Publishers Clearing House Scam. Do NOT give them any personal information! As stated above, the Prize Patrol awards all our Big Prizes in person and would never call you to update any personal information in our files.
5. If someone claiming to be from Publishers Clearing House tries to send you a friend request on Facebook, it's a Publishers Clearing House Scam. Even if they are using the name and photo of a prominent PCH employee —do NOT believe them. Our PCH employees and official PCH Prize Patrol Fan pages will never private message you on Facebook.

What's the deal with “Rachel from Card Services”? Your top 3 questions answered.

Rachel and her cohorts from “Card Services” have been annoying people for years with their illegal robocalls. The FTC is working hard to stop them. The FTC has answers to your top 3 questions.

1. Why does “Card Services” keep calling me?

The FTC has shut down more than a dozen of these “Card Services” companies — including one this past June and yet another in July. But there are lots of other companies, and new ones pop up often. Many operate in U.S. and overseas use the exact same recorded message running a scam to — supposedly — reduce your credit card interest rate. An active operation can make millions of calls.

2. What should I do if I get these calls?

Hang up. Don't press any buttons on your phone. Don't press 1 to speak to someone — or to be taken off the call list. You'll just get more annoying calls.

And never give any of your financial information, like your credit card or bank account numbers.

Report it. Tell us what happened: visit complaints.donotcall.gov or call 1-888-382-1222.

3. Can “Card Services” actually lower my interest rate?

NO.. It's a scam. If you press “1,” you're connected to a scammer who will ask for your credit card number and other personal information.

They'll make promises to lower your interest rate permanently — sometimes to a ridiculously low 0% — but charge a fee that can be as high as \$5,000. But their promises aren't true. There are no guarantees for permanently lowered interest rates. And it's against the law to charge a fee up-front for these services. Most people who pay the fee don't get a lower rate — in fact, they get into worse debt,

and may find unauthorized charges on their cards.

In many cases, these companies charge you for things you could do on your own for free. They might open a new card with a low introductory interest rate, or tell you to take advantage of your credit card company's existing hardship programs. And they often use shady tactics — like telling you to stop paying your bills, lying to your credit card company so that you qualify for a hardship program, and not telling you that you'll have to pay additional fees to transfer a balance. If you follow that advice, you'll be in worse financial trouble than ever.

If you need help settling credit card debt, There are free ways to do it yourself. And if you need additional help, consider contacting a legitimate credit counseling service.

Most Common Ways Scammers Separate Seniors from Their Money!

There are a lot of reasons Internet scammers and identity thieves target senior citizens, with factors ranging from their sense of trust in others, to income availability, to concerns for personal safety. And while scammers may be counting on older adults' fears of looking like they can't take care of themselves — and therefore not reporting that they've been victimized — the sad reality is that Internet scammers can go after anyone.

This list includes only a few of the red flags that seniors should keep in mind when it comes to avoiding scams:

1. Wiring Money or Money Transfers

The ability to wire money is a vital economic tool, but it's also a dead giveaway of a scam since thieves know it is hard to trace the money. Whether it's the age-old "grandchild has been arrested in a foreign country" scam or a threat of bill collections, alleged fines that are owed, or a missed credit card payment, if you are ever asked to wire money or use a prepaid credit card to make a payment, STOP. Whatever you do, don't just fall

for it and wire the money without verifying the cause.

2. Asking for Your Social Security Number

Anyone who asks for a Social Security number, especially over the phone or online, should make you think twice. Only in recent years have we really started to raise awareness about keeping your SSN secure, so scammers know that a senior citizen is more likely to give it out than a younger consumer. If anyone ever contacts you by phone and asks for your SSN, hang up immediately and contact the company directly. Your SSN can be used to open new accounts in your name and commit identity fraud that you may not become aware of until you check your credit.

3. Clicking a Link to be Redirected

Some of today's senior adults are relatively new to computers, smartphones, social media, email and other handy tech tools. Unfortunately, that just means it's easier than ever for scammers to reach out to senior citizens with

what's known as "phishing" emails. These emails can take on many forms, but they have something in common: They want you to click a link in the email and be redirected. They might be promising cheap pharmaceuticals or a medical benefits card, two major areas of concern for older adults. The link most likely contains harmful viruses that will install themselves on the computer to steal information or log keystrokes. Never click on a link in an email that you don't have reason to trust. Go directly to the website yourself and then handle the issue there if you think it might be real.

New scams are created every day, so these are just a few of the red flags. Prevention is the best course of action, and that can happen when seniors educate themselves about the latest threats.

Groups like the AARP, the Veterans Administration, and the Better Business Bureau (just to name a few) have online and phone resources in place to keep consumers up-to-date on these types of scams.

Foreclosure Rescue Scams in Illinois

The ads will appear in billboards and on Facebook in the areas that have reported foreclosure rescue scams most frequently. Typically, a scammer will promise the distressed homeowner a lifeline out of foreclosure but then take the homeowners money while not providing the help that was promised.

Fraudulent activity today is more sophisticated, and a growing concern involves a loophole being taken advantage of by unscrupulous attorneys. Almost three years ago, the FTC prohibited advance fees for foreclosure rescue assistance, and states like Illinois also have a ban.

But under certain conditions, attorneys are exempt from the ban and can collect fees from consumers before any services are provided.

In Illinois, almost 70 percent of the fore-

closure rescue scheme complaints received by the state attorney general's office involve attorneys or law firms, according to the GAO report.

Nationally, homeowners victimized by schemes orchestrated by lawyers lost an average of \$3,449, compared with an average loss off \$2,727 in reported scams where no attorney was involved.

Even with a complaint in hand, tracking down bad lawyers is no easy task, investigators have found. If an attorney is brought in to help a firm with only certain tasks, it can be hard to determine if the attorney was really working on behalf of the client or the firm.

Also in some states, Illinois being one of them, a separate group disciplines lawyers, but it does not have any law enforcement authority and its investiga-

tions are confidential.

Search government-vetted companies. Consumers can search a company's name to determine if that company is "government-vetted," utilize the Better Business Bureau site at www.bbb.org.

Report scams: Homeowners who are working with a company they suspect of operating a scam have the option to file a complaint with the Illinois Attorney General's Office at www.illinoisattorneygeneral.gov.

Get tips. From the Illinois Attorney Generals Website for Seniors and homeowners information on how to recognize a foreclosure scam,