



S.C.R.A.M. GAZETTE



SCAMS to look out for 2016

Here are seven seasonal scams that you need to watch out for. They all have variations, but for the most part the themes are all the same. They want to part you from your money!

Winter SCAMS

Tax Advisor Scams

Social media manager at Experian, Michael Delgado, warned of this dire scam. Most consumers understand how precious their Social Security number is, but people using this scam attempt to get it from you anyway. Consumers should be on the look out for an email that asks tax professionals to update their IRS e-services portal information and Electronic Filing Identification Numbers, Delgado advised. The update links take you to a website that intends to capture your user name and password. This scam is so prevalent that the IRS lists a consumer warning on their IRS scam page.

It's important to guard your Social Security number and personal information. Don't fall victim to unverified attempts to steal this personal information. The IRS normally sends communication letters by U.S. mail, not email.

Fake IRS Agent Scams

The IRS is not going to call you and threaten you with arrest if you don't pay back taxes immediately with a credit card. Yet, according to Scott Goble, certified public accountant, financial planner and founder of Sound Accounting in Georgia, that is exactly how the fake IRS agent scam works. The fake IRS agent phones and informs you that you owe back taxes, and you must pay them immediately in attempt to scam your credit card number.

But the IRS doesn't operate that way. If you owe back taxes, the IRS will send you an official letter with a clearly stated reason for the letter. It will include ways to contact the IRS, how to resolve the matter and methods to dispute the allegations. If an IRS agent calls you demanding payment, just hang up on them — it's a scam.

Holiday and Disaster Charity Scams

Another charity scam involves soliciting for homeless veterans. The holidays are a popular time for charity scams since they capitalize on your charitable holiday spirit. Phone solicitors call for every variety of "charity" in order to get money for their scams.

To avoid phone charity scams, give directly to the causes that you choose to support; don't give based on a story someone on the phone tells you. Even if the scam sounds legit, be wary. Research and investigate charities, and use Charity Navigator or other organizations that monitor the legitimacy of individual charities.

Spring SCAMS

Spring Roofing and Repair Scams

After a harsh and snowy winter, traveling roofing scammers go door-to-door offering free "roof checks." These scammers offer to fix any loose shingles or damaged gutters for a great price. After a quick check and surprisingly fair estimate, they request a 50 percent partial payment. Then, they either start the work — or say they'll start the next day — and never come back with your deposit.

This particular scam is easy to avoid. Don't buy repair services from a stranger who comes knocking on your door, unless they've been referred to you by a reliable friend or have a stellar rating with the Better Business Bureau.

Summer Scams

Summer Distraction Scams

Distraction scams happen once the weather is warmer. Theresa Mears, writer for U.S. News and World Report and OnTheCheap.com, said her neighbor fell victim to this scam. A stranger approached Mears' neighbor and offered to examine her backyard fence. While the neighbor and stranger were in the backyard, the crook's accomplices cleaned out her home. They took her jewelry, computer and other high-priced items.

If you didn't call for a repair person, send them away. Also, lock your doors, even if you're just in the yard. You have to be wary of the friendly, helpful stranger nowadays — typically they're not helpful or friendly.

Fall SCAMS

Fall Veteran Scams

This is another type of sympathy scam that Chip Hollingsworth, founder of the Federal Employee Benefits Assistance Agency based in Alabama, explained. This scam utilizes social media to catch unsuspecting veterans. Typically it works like this: The scammer offers special deals just for veterans like discounts on loans, auto rental and other services. The problem is, in order to qualify for the deal, the veteran must give their bank and credit card information.

Do not give out your personal information without 100 percent certainty that you're dealing with a legitimate organization. If something seems off to you, it probably is. You're better off having a distrustful attitude in order to protect your identity and personal information from fraud, than falling victim to this scam and losing your money.

Veterans Association Scams

This Veterans Association (VA) scam involves a scammer pretending to represent the VA. The financial scam artist will call unsuspecting veterans asking for their personal information in order to update their records. These fraudsters are actually fishing for personal information to use for their own purposes, though.

Always ask for identifying information and a verification phone number from the caller. Hollingsworth suggested that you call the VA and verify the caller's information.

NEXT SCRAM CLASS

January 13, 2016

At

11 a.m.

Niles Senior Center

Niles Police Department

7000 W. Touhy Ave
Niles, IL 60714
847-588-6500

www.nilespd.com

Connect with US!



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IRS WARNS OF PERVASIVE TELEPHONE SCAM

WASHINGTON — The Internal Revenue Service today warned consumers about a sophisticated phone scam targeting taxpayers, including recent immigrants, throughout the country.

Victims are told they owe money to the IRS and it must be paid promptly through a pre-loaded debit card or wire transfer. If the victim refuses to cooperate, they are then threatened with arrest, deportation or suspension of a business or driver's license. In many cases, the caller becomes hostile and insulting.

"This scam has hit taxpayers in nearly every state in the country. We want to educate taxpayers so they can help protect themselves. Rest assured, we do not and will not ask for credit card numbers over the phone, nor request a pre-paid debit card or wire transfer," says IRS Acting Commissioner Danny Werfel. "If someone unexpectedly calls claiming to be from the IRS and threatens police arrest, deportation or license revocation if you don't pay immediately, that is a sign that it really isn't the IRS calling." Werfel noted that the first IRS contact with taxpayers on a tax issue is likely to occur via mail

Other characteristics of this scam include:

- Scammers use fake names and IRS badge numbers. They generally use common names and surnames to identify themselves.
- Scammers may be able to recite the last four digits of a victim's Social Security Number.
- Scammers spoof the IRS toll-free number on caller ID to make it appear that it's the IRS calling.
- Scammers sometimes send bogus IRS emails to some victims to support their bogus calls.
- Victims hear background noise of other calls being conducted to mimic a call site.
- After threatening victims with jail time or driver's license revocation, scammers hang up and others soon call back pretending to be from the local police or DMV, and the caller ID supports their claim.

If you get a phone call from someone claiming to be from the IRS, here's what you should do:

- If you know you owe taxes or you think you might owe taxes, call the IRS at 1.800.829.1040. The IRS employees at that line can help you with a payment issue – if there really is such an issue.

If you know you don't owe taxes or have no

reason to think that you owe any taxes (for example, you've never received a bill or the caller made some bogus threats as described above), then call and report the incident to the [Treasury Inspector General for Tax Administration](#) at 1.800.366.4484.

You can file a complaint using the [FTC Complaint Assistant](#); choose "Other" and then "Imposter Scams." If the complaint involves someone impersonating the IRS, include the words "IRS Telephone Scam" in the notes.

Taxpayers should be aware that there are other unrelated scams (such as a lottery sweepstakes) and solicitations (such as debt relief) that fraudulently claim to be from the IRS.

The IRS encourages taxpayers to be vigilant against phone and email scams that use the IRS as a lure. The IRS does not initiate contact with taxpayers by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels. The IRS also does not ask for PINs, passwords or similar confidential access information for credit card, bank or other financial accounts. Recipients should not open any attachments or click on any links contained in the message. Instead, forward the e-mail to tophishing@irs.gov.

Phone Scams

Every year, thousands of people lose money to telephone scams — from a few dollars to their life savings. Scammers will say anything to cheat people out of money. Some seem very friendly — calling you by your first name, making small talk, and asking about your family. They may claim to work for a company you trust, or they may send mail or place ads to convince you to call them.

If you get a call from someone you don't know who is trying to sell you something you hadn't planned to buy, say "No thanks." And, if they pressure you about giving up personal information — like your credit card or Social Security number — it's likely a scam. Hang up.

Signs of a Scam

Often, scammers who operate by phone don't want to give you time to think about their pitch; they just want you to say "yes." But some are so cunning that, even if you ask for more information, they seem happy to comply. They may direct you to a website or otherwise send information featuring "satisfied customers." These customers, known as shills, are likely as fake as their praise for the company.

Here are a few red flags to help you spot telemarketing scams. If you hear a line that sounds like this, say "no, thank you," hang up, and file a complaint with the FTC:

- You've been specially selected (for this

offer).

- You'll get a free bonus if you buy our product.
- You've won one of five valuable prizes.
- You've won big money in a foreign lottery.
- This investment is low risk and provides a higher return than you can get anywhere else.
- You have to make up your mind right away.
- You trust me, right?
- You don't need to check our company with anyone.
- We'll just put the shipping and handling charges on your credit card.