



# S.C.R.A.M. GAZETTE



## IRS SCAMS continues to rise

Illinois Attorney General Lisa Madigan is warning residents about phone scammers posing as IRS agents.

Illinois residents have been called by scammers pretending to be IRS agents who try to scare them into sending money for unpaid taxes in order to avoid lawsuits or prosecution, according to a statement from the attorney general's office.

"It is critical to know that the IRS does not call and tell people they are under investigation or that they owe money," Madigan said. "If you receive a call like this, even if your caller ID shows what



appears to be a legitimate name or number, hang up immediately."

Madigan said consumers should report the call to the Treasury Inspector General for Tax Administration at (800) 366-4484, and that Illinois residents should report the scam to her Consumer Fraud Bureau at (800) 386-5438 (Chicago), (800) 243-0618 (Springfield), (800) 243-0607 (Carbondale) or (866) 310-8398 (Spanish).

Source: <http://www.fox32chicago.com/news/local/98500667-story>

### Scammers Target Consumers with 'Exclusive Coupons'

An increasing number of Facebook posts promising free gift cards and coupons have started to reappear following last spring's string of similar coupon-related scams. These recent scams are part of at least 300 billion fake coupons annually posted online to steal consumers' hard-earned money and personal information. The AARP is helping individuals to stay safe by identifying the common tactics used to get people to turn over sensitive information.

"With the number of people actively using social media daily, it's not surprising that scams have started to make their way onto these platforms," said AARP Communications Manager Gerardo Cardenas. "Scammers have grown smarter as technology has advanced, so it's important for consumers to know the signs when looking into coupons that seem too good to be true."

The offers and spoofed companies frequently change—Home Depot, Costco, Amazon, Pizza Hut, and various

supermarket chains—but there are certain red flags in each scam that remain consistent and that consumers should look out for:

1. You are typically required to pass the fake coupon onto your Facebook friends to expand the pool of potential victims of what comes next.
2. You are directed to complete a survey, which usually requests sensitive personal information, including phone numbers, email addresses, dates of birth and maybe even financial accounts. This not only opens the door to more unwanted spam and robocall rip-offs but also boosts your risk of identity theft.
3. When you complete the survey, you may also be enrolled in a hard-to-cancel "rewards club" that charges a monthly fee for additional fake offers.
4. If you click a link for more details or to redeem the offer you risk down-

loading malware onto your computer.

Most online coupons you find on social media require a number of these steps. So how are you to know which coupons to trust and which to ignore entirely?

- It is unlikely for businesses to offer coupons for free vacations or triple-digit savings—but if they do it will not be done on social media. If an online coupon is legitimate, it will be on the company's website.
- Legitimate companies may ask you to complete a survey, but typically only **after** you have already made an online or in-store purchase. And they will never ask for sensitive information like a Social Security number or bank accounts.

Before clicking on a coupon, check it out with an online search of the offer with words like "scam" or "fraud" and see what pops up.

<http://www.prnewswire.com/news-releases/scammers-target-consumers-with-exclusive-coupons-300232557.html>

**NEXT SCRAM CLASS**  
 May 11, 2016  
 At  
 11 a.m.  
 Niles Senior Center

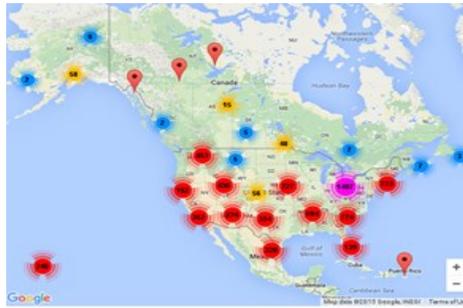
**Niles Police Department**  
 7000 W. Touhy Ave  
 Niles, IL 60714  
 847-588-6500  
[www.nilespd.com](http://www.nilespd.com)



## Better Business Bureau releases new Scam Tracker

Better Business Bureau has launched BBB Scam Tracker to provide consumers across North America with a place to report scams and fraud, and to warn others of malicious or suspicious activities. All 112 BBBs operating in Canada and the United States are now collecting information from consumers and processing data, which is shared with law enforcement agencies for use in identifying and prosecuting scammers.

“BBB helps consumers connect with businesses they trust, and warns them about dishonest practices,” said Mary E. Power, president and CEO of the Council of Better Business Bureaus (CBBB). “BBB has always been able to track specific information about businesses as part of the complaint process, and that procedure continues to evolve and grow, with nearly five million BBB Business Reviews. Scammers are different – they hone their techniques as they leave a trail of victims. As a crowdsourced tool with a human touch, BBB Scam Tracker exposes



their fraudulent activity in real time.”

The free interactive online tool – found at <https://www.bbb.org/scamtracker/us/> Tracker Heat Map – offers a heat map showing where scams are being reported. Users can search using a variety of filters to see what scams are happening in their area, or track a particular type of scam, or even see how much money has been lost. Users can also report scams that they hear about, whether or not they have fallen victim.

BBB processes nearly a million complaints a year against legitimate businesses, but

perpetrators of scams are not interested in resolving matters... even if they could be located. The data collection process for BBB Scam Tracker was designed to generate information that can be useful to law enforcement. Scam reports are being sent to the National Cyber-Forensics and Training Alliance (NCFTA) for analysis and collaboration with law enforcement to help stop the most flagrant scammers through prosecution and other legal means.

The BBB Scam Tracker reports will also prompt BBB tips and alerts, or serve as the basis for investigations, news releases, warnings, and trends analysis.

BBB Scam Tracker began in 2014 as an innovative test among nine local BBBs. A grant from Target Corporation enabled CBBB to expand the service to all BBBs in Canada and the U.S. BBB Mexico is expected to join in the future.

## SAVE THE DATE—UPCOMING ACTIVITIES

### GotDrugs?



**April 30—National Drug Take Back Day**

10 am to 2 pm at the Niles Police Department

**May 11—SCRAM Presentation—Ruse Entry Burglary**

11 am at the Niles Senior Center

## How much do you know about that Charity you send money to?

So you receive a check or some cash from what you think is a reputable charity, how do you know it's legitimate?

Here are some quick steps to identify if there is a true mission to help behind the charity.

1. Check the organizations website.. Look for what they say they are about and where the money goes to.
2. Check with the Illinois Secretary of State to determine if they are registered as a charity which is required by law.
3. Check the Charity Navigator web-

site to see how they evaluate the charity to determine how they spend their money.

4. Lastly, after you get your rating, contact the charity directly to determine where the funds go based upon what you learned through Charity Navigator.

One note: Small charities with annual income that does not reach the IRS filing requirements are not included in any Charity Navigator analysis. With the small “mom and pop” charities, the only requirement is that they register with the Secretary of State. After that it's up to

you to ask the charity to provide their spending breakdown. Be sure to confirm they are registration status with the state. Some small non-profits are actually registered as non-profit corporations, which means they are not charities at all.

To get to the Charity Navigator website navigate to [www.charitynavigator.org](http://www.charitynavigator.org).

