



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



## Scams to Watch Out for this Summer

Summer, means sun, fun, family and vacations. But it also means that there are scams that target everyone. Here are some scams that can target you, your loved ones or your friends. Please share them to help prevent them from being a victim.

### Thanks for the Robocalls, Congress!

Thanks to a new provision slipped into important federal legislation, you may start receiving legitimate robocalls to your mobile phone — something that was previously forbidden by the Telephone Consumer Protection Act and the Fair Debt Collection Practices Act. According to Consumer Reports, buried in a recent Congressional Budget bill is a provision that allows loan servicers and other collectors of federal loan debt to use robocalls “to collect a debt owed to or guaranteed by the United States.”

While these calls will mostly target student loan borrowers, fearless fraudsters will certainly take advantage of this newly legal means to dial for dollars and try to extract money from those among us who don't read Congressional Quarterly.

### Your New Chip Card Opens the Door for Fraud

There's a newish phishing scam that has reared its ugly head in New York state, after a fairly long run on the road involving EMV

chip cards. It's a pretty straightforward phishing scam. The emails look authentic — that is, they appear to be from a bank with which you do business — and they target people who haven't received their new chip cards. The ask: your personal information to authorize the new card. There may be a link, and if you click, it installs malware on your computer or mobile phone.

### Summer Jobs & First Jobs

New college and high school graduates, and kids home for the summer exploring the job market — possibly for the first time — are getting duped into putting their personally identifiable information (PII) to work for fraudsters via fake job scams, according to a warning from the Better Business Bureau of Central Oklahoma. Sometimes the scam is focused on collecting PII to be used in identity-related crimes, but there are other scams that involve handing over bank account information.

### A Moving Scam

A Georgia family learned the hard way that hiring a “man with a van” or any other mover can be risky business. According to the Atlanta Journal-Constitution, a woman who asked not to be identified hired movers she found through an online classified ad. They delivered her things, minus about \$75,000 worth of personal items. Authorities later learned that the truck used by the suspects had been stolen shortly before the “job.”

### Summer Rental Scam

Here's an old favorite: You begin your search for a summer place way too late and assume there will be nothing available. But hold on — suddenly you fall upon the absolutely best summer rental ever! You reach the owner or realtor (it makes no difference to a scammer if he or she pretends to be one or the other), and you send a check to the address provided or wire money to an account. He or she then gives you the details about the place. Unfortunately, you have just rented a vacant lot or an empty warehouse. Or when you show up, you discover that you are but one of five families who also rented the house — or landfill.

### Scalpers

Summertime is tour time for the record industry, and the hottest acts can sell out thanks to ticket brokers who horde big blocks of seats for resale at extortionate prices seconds after they go on sale. While this isn't a scam per se, it creates a fertile field for fraudsters, who offer tickets at more reasonable prices, though they're often still more than face value. The only problem: They don't have tickets, or at least not real ones.

Source: [Credit.com](http://Credit.com)

## Walgreens Scam Alert

The police department has received multiple inquiries from residents regarding telephone calls that they received from alleged Walgreens stores. The calls come from several area codes, several included area-code 402. All of the numbers area “spoofed”, as a result they may look legitimate via caller ID, but be from an actual different number.

The calls come in like this... **“This is Walgreens Pharmacy, we are attempting to verify information for a pending prescription..”** If the potential victim continues with the call they will attempt to ask for driver's license information, social security information, insurance information and any other personal identifiers. This is known as a **phishing scam**, so they can obtain personal information for identity theft or insurance fraud purposes.



Since we have so many Walgreens stores within the village and many of our seniors utilize Walgreens Pharmacies for re-occurring prescriptions, please share this information with them about this being a scam.

### **Walgreens Pharmacy WILL NOT CALL THEM TO VERIFY INFORMATION.**

Walgreens will only notify them that their prescription is either being filled or ready for Pickup. The prescription is delayed due to back order, pending verification from the insurance provider and or doctor. **Walgreens will not ask for personal information from the prescription holder via telephone.**

### So what should they do?

- Simply hang up the phone.
- DO NOT provide any information to the caller. If they suspect the call was a legitimate one. Please contact their local Walgreens Pharmacy to verify if they were contacting the prescription holder for other reasons.
- We do not need to file a police report for these incidents, as long as the victim has not given away any personal information or their identity has NOT been compromised.
- If you have given information out via a telephone call, you should file a police report immediately and then notify the three credit bureaus immediately to put a hold/freeze or fraud alert on your credit information, to reduce the impact on their credit.

**National Night Out**  
**August 2, 2016**  
**5:30 pm**  
**Oak Park**

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

**Connect with US!**

[WWW.NILESPD.COM](http://WWW.NILESPD.COM)

## 5 Major red flags it's a scam when shopping or selling on Craigslist

If you are one of those shoppers who buys or sells things on Craigslist, here are some quick tips you can use to prevent being scammed.

Here are some helpful tips.

### NOT LOCAL OR WON'T MEET

Craigslist is meant for locals to set up face-to-face transactions. If someone doesn't live in your area or refuses to meet in person, then you probably should look elsewhere. Craigslist says this helps you avoid 99% of scams.

Of course, if you are meeting in person, you want to also think safety. Enough Craigslist meetings over the years have ended in robbery, assault or murder that you need to be cautious. Meeting in a public place and bringing a friend is always a good idea. Many police stations around the country have offered their parking lots as safe places for transactions. Learn more ways to stay safe when buying and selling on Craigslist.

### NO SPECIFICS

If you're in communication with a buyer or seller and their first response seems somewhat vague, that's a tipoff. For example, if they only use generic terms like "the item" or "your area," it could be that they're using a message they send out to thousands of people across the country hoping to get a bite.

Normally at this point we'd also say that

bad spelling and grammar are a tipoff. Unfortunately, when you're dealing with the general public online, that isn't always going to be a giveaway. There are scammers who use proper spelling and punctuation, and plenty of legitimate buyers and sellers who won't.

### SUSPICIOUS PAYMENT METHODS

The way a buyer or seller asks you to pay on Craigslist can clue you in on their intentions. The best way to pay or receive payment is cash, in-person. A cashier's check or money order is also acceptable if you go with the buyer to their bank and see it issued. Otherwise, avoid these as they can be counterfeited.

If you ever see a request for a wire transfer (Western Union, MoneyGram, etc.), that's almost guaranteed to be a scam. You should also avoid accepting personal checks or giving out financial information for direct deposits or transfers.

You'll also run into partial payment scams. This is where you'll make an agreement to send or receive part of the payment, then send or receive the rest upon delivery of the item. Usually, you'll find yourself out the partial payment amount, or you'll never receive the rest of the money for the item.

### REQUESTS TO USE A THIRD PARTY

Some people you meet on Craigslist will ask you to transfer money through a third-party service. It might be a so-called "escrow" service, for example, that holds the money

until all parties are satisfied.

These services often "guarantee" that you'll get your money or can dispute a charge in case of fraud. Unfortunately, the majority of these third-party services are run by scammers.

### TOO GOOD TO BE TRUE

This one seems obvious, but plenty of people still turn off their brain at the prospect of making fast, easy money. A check-cashing scam is a good example of this.

You'll see an ad on Craigslist from someone trying to move money in or out of the country. They say they'll send you a cashier's check or money order to deposit, then you wire the money back (minus a nice cut for yourself, of course).

The trick is that the check or money order is counterfeit. The bank will cash it, but a few days later, after you've wired off the money, it won't clear. You've lost whatever amount you sent off.

This can also happen when selling items. The buyer will give you a counterfeit cashier's check for more than the item is worth and say you can wire back the difference. Don't be fooled; leave immediately if the payment isn't just as it should be.



## SAVE THE DATE—UPCOMING ACTIVITIES

June 11—Bike Niles—Notre Dame High School

July 4—Independence Day Parade

August 2—National Night Out

## Citizen Police Academy now accepting

The Niles Police Department is accepting applications for the 2016 fall class for the Citizen's Police Academy.

This year's class starts on September 6th, 2016 and will run every Tuesday until November 15th.

The Citizen Police Academy is a ten-week program held once a year and

is designed to give the participants a working knowledge of the Niles Police Department. The program consists of a series of classes and discussions once a week; on a designated evening from 6:30 pm until 9:30 pm. Enrolment is limited. The class will provide an in depth view of the various aspects of law enforcement. This

is a very educational and informative program that allows the citizens an opportunity to learn more about the issues that affect law enforcement in the Village of Niles.

To get more info <https://goo.gl/iPoANH>