



# S . C . R . A . M . G A Z E T T E



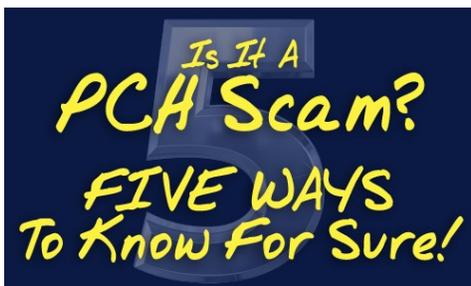
## Publishers Clearing House Scam is making the rounds

Residents have been receiving calls from Publishers Clearing House that they have won!

The trick is the caller is also asking your for information, some times it's banking information to "pay the insurance" to receive the prize. In other cases they may ask you to obtain a cashiers check, or to purchase secured online credit cards like Vanilla or GreenDot.

So how do you know if it is a scam? Publishers Clearing house actually offers these tips to help you identify if scams.

Publishers Clearing House is the REAL deal— a legitimate sweepstakes company that has awarded more than \$225 Million in Cash and Prizes so far! Unfortunately, sometimes criminals try to cash in on our good name and trick unsuspecting people like you with Publishers Clearing House Scams. While they may be convincing, here are 5 foolproof ways to know for sure if an offer is from the REAL PCH — or if it's a Publishers Clearing House Scam.



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.

## Do you have a Yahoo Account? You probably should consider closing it!

The tech guru Kim Komando reported on the hack of Yahoo's account over the last several years, but the newest revelation is that the data breach was much bigger than reported. Almost unimaginable.

The most recent attack, over 1 billion Yahoo user accounts is nearly every single Yahoo customer worldwide. Almost lost in this shocking news was another attack in which hackers used Yahoo's own software against the tech giant.

What we're talking about is how hackers used 'forged cookies' that allowed them to access user accounts without



their credentials. It wasn't part of the 2013 data breach, it happened more recently in 2015 and 2016. Yahoo acknowledged this in its security statement that it released this week.

To protect yourself you should consider closing your Yahoo account.

Here is how you can close your Yahoo account:

- Go to the "Terminating your Yahoo

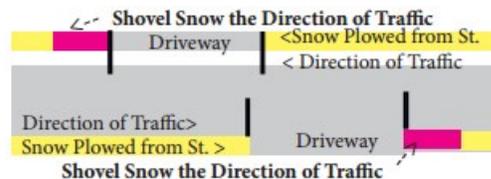
account" page.

- Read the information under "Before continuing, please consider the following information."
- Confirm your password - if you forgot your password, you can recover it with the Yahoo Sign-in Helper.
- Click Terminate this Account.

Remember, if you do close your Yahoo account, you will not be able to use services associated with it. If you decide to keep it, which we do not recommend, at the very least make sure you have a strong password. Here are three proven formulas for creating hack-proof passwords.

## Snow removal advice!

One thing you can do to reduce the amount of snow that is plowed in front of your driveway is to place as much of the snow as possible to the right side of your drive, as you face the street. This reduces the chance of snow previously removed from the driveway being pushed back onto your drive



**Next Presentation**  
01/18 @ 11 AM  
"Investment Fraud"

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# Beware: 5 scams that could cost you in 2017

With the start of a new year, scammers are preparing to steal money from a sea of new victims. With that in mind, we've assembled a list of five of the most common scams, as determined by the Better Business Bureau.

## 1. IRS SCAMS

Phony IRS calls have declined slightly since September, but the BBB anticipates calls will increase again in January, ahead of tax season. Frequently, con artists will pose as IRS employees and threaten victims with prosecution if they fail to wire money.

## 2. DEBT COLLECTION SCAMS

Debt collection scams remained a mainstay among scammers in 2016, and experts believe they will continue during the new year. Like IRS scammers, fake debt collectors call consumers and demand payment, often in a threatening manner.



## 3. LOTTERY, SWEEPSTAKES AND GIFT SCAMS

Despite increased awareness, thousands of victims continue to fall for lottery and sweepstakes scams each year. Often, scammers will tell victims they won money and ask them to wire the taxes in return.

## 4. EMPLOYMENT SCAMS

Despite improving employment rates in 2016, employment scams still made the top five list because many consumers remain underemployed and are seeking part-time jobs. Scammers prey on that economic hardship, offering victims work as secret shoppers or promoters who agree to wrap their vehicles with advertis-

ing logos for a third party. In the case of the vehicle wrap technique, the con artists often send fake checks for \$1000 and demand \$300 back to pay for the wrapping. Soon after, the check will bounce and the victim will have lost \$300 to the scammer.

## 5. ONLINE PURCHASE SCAMS

Rounding out the top five list, scammers frequently sell fake merchandise online and pocket the money. If you are buying something online, make sure to use reputable websites and always look for the "https" at the start of the web address in your browser.

Major news events like severe weather or any major event are prime scam opportunities for con artists.

Senior Citizens are frequently targeted by scam artists know that seniors are not typically tech savvy.

## Investment Fraud Scams

There's nothing wrong with putting your money to work for you. Investments can be the difference between making ends meet, and making a mint. But remember your mom's advice: If it sounds too good to be true, it probably is.

Following this warning is one of the best ways to avoid financial scams. Here's a list of some infamous investment frauds, and ways to spot red flags. Pay attention. Make your mom proud — and your wallet happy.

### The Classic: Pyramid Scheme

Many pyramid schemes come across as multi-level marketing opportunities. Investors pay fees to join and then make money from direct sales. Backers also get a cut of profits from folks they've recruited to the program. But pyramid organizers need this new money to pay off earlier investors, and often, the scheme collapses under its own weight. There's not enough money to make payoffs. Participants see investments and returns disappear.



Pyramid schemes often spread through social media, websites, online ads, and group pitches. Be alert to these warning signs.

- You're told you'll make a lot of money quickly, but you won't have to put in much effort.
- You have to pay a fee to join, and your main role is getting others to sign up.
- Any product that's sold has little value outside the scheme.
- You can't find evidence, such as professionally audited financial statements, of sales profits. Money comes from recruitment.
- Profits come from within the program. Your earnings depend upon other participants, not on outside sales.

Lots of money, little work: this is exactly what your mother was talking about.

### I'm Just Like You: Affinity Sham

Affinity fraud targets participants based on a specific characteristic, such as age, religious affiliation, or ethnicity. Schemers present themselves as members of the same group in order to create an immediate relationship. Some hustlers are so good they enlist recognized leaders of the community. Unfortunately, these respected notables wind up falling prey to the scam — and unintentionally drawing others in.

You might feel a connection to the individual trying to get you to invest, but that's what these con artists count on. Be wary.

- Don't invest just because you have an association with the promoter — even if it's someone you trust. That person may have been duped. Do outside research. If that's discouraged, say no. Real investments hold up against scrutiny.
- Avoid online opportunities that show up in chat groups, bulletin boards, or websites exclusive to your group. The Internet is a quick and easy way to target a specific audience.
- Steer clear of any investment that guarantees low risk and high returns. The two just don't go together. Valid deals don't promise them.

The bottom line here — listen to your mother. When it comes to changing your socks, eating your vegetables, and avoiding fraud, she

### 2017 Presentation

January 18	Investment Fraud
February 13	Telemarketing Scams
March 15	Sweetheart Scams
April 17	Home Repair Scams
May 17	Financial Exploitation
All presentations start at 11 a.m.	