

Tips on how to avoid becoming a victim of fraud

Recent Scams to Get Money or Steal Your Identity

Scammers will do just about anything to get your personal information or your money, including pretending to be law enforcement or court officials. In fact, an old scam in which the caller claims he's contacting you because you failed to report for jury duty has recently resurfaced along with some similar variations. Here is how it usually goes, you get an out-of-the-blue call from someone who:

- claims to be a sheriff's department representative stating that you missed jury duty, a contempt warrant has been issued or is about to be issued, but you can pay a fine to avoid arrest or the scammer then asks the victim for confidential information for "verification" purposes
- claims to be an employee of the court clerk's office and seeking money for a old fine, a civil claim, or court costs from a prior event (often discovered through public records)
- claims to be the IRS saying you had a fraudulent deduction, late payment, missing form and seeking a fine for the issue or a fee to process your new information – and sometimes asking you to verify your birthday, social security number, etc.
- claims to be the DEA and that you used an online or out of state pharmacy several years ago and that pharmacy has been linked to cartels or traffickers and you can be arrested unless you pay a civil penalty
- claims to be a Metro Police warrant officer seeking fine payments to avoid arrest or booking
- claims to be a civil attorney about to file a lawsuit against you regarding a car crash or some other event where information about your crash was a public record and they ask you for a cash settlement to avoid the lawsuit all together.

Other ways to identify the call as a potential scam:

- They call from a blocked number or spoofed number (fake)
- They ask for payment on the phone, often by reloadable cash cards from markets, via PayPal or similar money transfer programs, or providing your credit/debit card information on the phone
- They tell you not to hang up as they are tracking your phone by GPS or you are under surveillance (presumably to keep you from calling others)
- They expect you to obtain money from banks, get cash cards, or transfer money while they remain on the phone with you
- Occasionally they will encourage you to pack clothes and tooth brush and tell you to report to a jail facility but you can pay the fine in cash before you enter

Given the dire choice between giving in or going to jail, many victims are caught off guard and go along to defuse the situation. In reality, court workers, the police, sheriff, IRS or DEA will never call you to ask for social security numbers and other private information nor will they demand payment over the phone or in the form of reloadable cash cards, PayPal, or cash. In fact, most contact from all of these groups for such issues would be by snail mail or in person.

Specifically about jury duty, fines, or similar issues:

- Courts do not call consumers about jury duty. Notice about jury duty will come by mail.
- Courts do not ask people to provide personal information over the phone, so no legitimate caller will ask for it. You should never be asked for your Social Security number, credit card numbers, or any other sensitive information by court officers or law enforcement.
- Courts will not call consumers asking them to pay money for missing jury duty or for fines, so do not send money to any caller claiming to be from the court system. If you receive such a call, gather the information and follow up with you calling the court system or agency or visiting them in person.
- Resist pressure to make a decision immediately. Don't respond out of fear. Take the time to obtain basic details and follow up. Ask for their office number, address, supervisor, or other details and call them back.
- Keep your credit card, checking account, or Social Security numbers to yourself. Don't tell them to callers you don't know — even if they ask you to “confirm” this information. That's a trick.
- Don't send cash by messenger, overnight mail, or money transfer. If you use cash or a money transfer — rather than a credit card — you may lose your right to dispute fraudulent charges. The money will be gone.
- Beware of offers to “help” you recover money you have already lost. Callers that say they are law enforcement officers who will help you get your money back “for a fee” are scammers.
- Why am I “confirming” my account information — or giving it out? Some callers have your billing information before they call you. They're trying to get you to say “okay” so they can claim you approved a charge.

It doesn't matter “why” they are calling — be aware and take time to verify!! Protecting yourself is simple: Never give out personal identifying information on the phone and, when requested for payment by a phone call, verify any information about the caller, the issue or reason they are calling, their agency or employer, and proceed with caution. When in doubt, verify. A legitimate call from any of these agencies would not hesitate to provide their full name, their office phone, office address, and answer your questions.

If you receive any of these fraudulent or suspicious calls, please call the Metro Police at 615-862-8600.

Some other information and tips on Telemarketing Fraud:

When you send money to people you do not know personally or give personal or financial information to unknown callers, you increase your chances of becoming a victim of telemarketing fraud.

Here are some warning signs of telemarketing fraud—what a caller may tell you:

- “You must act ‘now’ or the offer won’t be good.”
- “You’ve won a ‘free’ gift, vacation, or prize.” But you have to pay for “postage and handling” or other charges.
- “You must send money, give a credit card or bank account number, or have a check picked up by courier.” You may hear this before you have had a chance to consider the offer carefully.
- “You don’t need to check out the company with anyone.” The callers say you do not need to speak to anyone including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.
- “You don’t need any written information about their company or their references.”
- “You can’t afford to miss this ‘high-profit, no-risk’ offer.”

If you hear these or similar “lines” from a telephone salesperson, just say “no thank you” and hang up the telephone.

Tips for Avoiding Telemarketing Fraud:

It’s very difficult to get your money back if you’ve been cheated over the telephone. Before you buy anything by telephone, remember:

- Don’t buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.
- Always ask for and wait until you receive written material about any offer or charity. If you get brochures about costly investments, ask someone whose financial advice you trust to review them. But, unfortunately, beware—not everything written down is true.
- Always check out unfamiliar companies with your local consumer protection agency, Better Business Bureau, state attorney general, the National Fraud Information Center, or other watchdog groups. Unfortunately, not all bad businesses can be identified through these organizations.
- Obtain a salesperson’s name, business identity, telephone number, street address, mailing address, and business license number before you transact business. Some con artists give out false names, telephone numbers, addresses, and business license numbers. Verify the accuracy of these items.
- Before you give money to a charity or make an investment, take time to research the charity or investment. Find out what percentage of the money is paid in commissions and what percentage actually goes to the charity or investment.

- Before you send money, ask yourself a simple question. “What guarantee do I really have that this solicitor will use my money in the manner we agreed upon?”
- Don’t pay in advance for services. Pay services only after they are delivered.
- Be wary of companies that want to send a messenger to your home to pick up money, claiming it is part of their service to you. In reality, they are taking your money without leaving any trace of whom they are or where they can be reached.
- Always take your time making a decision. Legitimate companies won’t pressure you to make a snap decision.
- Don’t pay for a “free prize.” If a caller tells you the payment is for taxes, he or she is violating federal law.
- Before you receive your next sales pitch, decide what your limits are—the kinds of financial information you will and won’t give out on the telephone.
- Be sure to talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor. It’s never rude to wait and think about an offer.
- Never respond to an offer you don’t understand thoroughly.
- Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.
- Be aware that your personal information is often brokered to telemarketers through third parties.
- If you have been victimized once, be wary of persons who call offering to help you recover your losses for a fee paid in advance.

When you get a call from a telemarketer, ask yourself:

- **Who’s calling... and why?** The law says telemarketers must tell you it’s a sales call, the name of the seller and what they’re selling before they make their pitch. If you don’t hear this information, say “no thanks,” and get off the phone.
- **What’s the hurry?** Fast talkers who use high pressure tactics could be hiding something. Take your time. Most legitimate businesses will give you time and written information about an offer before asking you to commit to a purchase.
- **If it’s free, why are they asking me to pay?** Question fees you need to pay to redeem a prize or gift. Free is free. If you have to pay, it’s a purchase — not a prize or a gift.
- **What time is it?** The law allows telemarketers to call **only** between 8 am and 9 pm. A seller calling earlier or later is ignoring the law.
- **Do I want more calls like this one?** If you don’t want a business to call you again, say so and register your phone number on the [National Do Not Call Registry](https://donotcall.gov/) <https://donotcall.gov/>. If they call back, they’re breaking the law.