

PHONE SCAMS

Americans average losing \$1,000 per phone scam.

Types of Phone Scams:

- Imposter Scam - pretending to be someone you might know.
- Charity Scam - using a familiar topic cause to raise funds for but are spent for personal gain.
- Pyramid Scam - a promise of wealth based on adding friends and family to increase profits.
- Debt / Credit Relief - a company that charges a fee to magically reduce your debt, fix your credit.
- Timeshares / Vacation Packages - a promise for a large financial investment the ability to share memories with your family through a specific company, paying yearly fees for the privilege of using the facility to do so.

How Do They Know?

Have you ever searched your name on the internet to see what personal information is out there? The obituaries connect you to all of your family members, mothers maiden name, the location you live. So much is revealed about your personal connections to even a novice scam artist.

Both of my sons' grandparents have received phone calls from scam artists stating they are their grandson, needing money to get out of trouble. They were involved in a wreck that landed them in jail, according to the scamming call.

Thankfully, each grandfather was wise enough to know that it was not their grandson. But, what if the scam artist achieved their goal and did get the money sent? Successful scamming happens all the time. Phone scam artists use whatever means they can to persuade even the most cautious person.

We hear multiple stories of callers spinning stories that persuading even the most conservative person out of their financial resources. Please be careful of who you



Only accept friend requests from people you know on social media sites.

Check your Caller ID before answering your phone.

Government agencies don't ask personal questions.

Local numbers doesn't mean it is a local call.

Hang up.

trust on the phone.



Have you ever searched your name on the internet?

For further information, click on the following links.

<https://www.consumer.ftc.gov/articles/0208-phone-scams>

<https://www.ftccomplaintassistant.gov/#crnt&panel1-3>

<https://www.donotcall.gov/>

<https://www.fcc.gov/consumers/guides/one-ring-phone-scam>

<https://www.consumer.ftc.gov/articles/0208-phone-scams>