

Various frauds and scams have always plagued our society, but lately there seems to be more of them than usual. They are being sent daily to thousands of people across the county via the Internet, telemarketing, etc. Here are just a few of them that you need to be aware of.

1. FREE GRANTS, NEVER REPAY - ACCEPTANCE GUARANTEED

The ads claim that you will qualify to receive a "free grant" for your education, home repairs, unpaid bills etc. You're told you won't ever have to repay the money. However, the Federal Trade Commission (FTC), the nation's consumer protection agency, will warn you that "money for nothing" grant offers usually aren't free, aren't guaranteed and many times aren't even available to you. Anyone who guarantees you a grant is likely to be interested in their own financial gain, not yours. Contact the FTC at 1.877.382.4357 to file a complaint or to receive information on consumer issues.

2. POST OFFICE JOB OFFERS FROM CLASSIFIED ADS - BOGUS

The ads claim that they are hiring for postal positions starting at \$17.50 - \$59.00 plus per hour with full benefits, paid training vacations, and no experience is necessary. Even a Green Card is okay. Then a contact of 1-866-329-0801 is listed. Consumers have been misled in thinking that these ads are affiliated with the United States Postal Service (USPS). When consumers called on these ads a telemarketer said they were affiliated with the USPS and that after passing an entrance exam they would indeed receive a job offer from the USPS. However, they were also told that they would have to pay an "upfront" fee for the test materials ranging from \$128.80 - \$168.20. Persons who paid these fees received packages that did not contain materials that would enable them to pass the postal employment exam or gain employment. If you see such an ad, contact the USPS web site at www.usps.com and find out if it's a bogus ad or not. Also, be aware that the real USPS provides information about any required exams "free of charge."

3. TELEPHONE FRAUD INVOLVING JURY DUTY

Individuals who fraudulently identify themselves as U.S. Court employees will telephonically contact citizens and advise them that they have been selected for jury duty. They then ask the citizen to verify their name, Social Security number, and credit card numbers. If the request is refused, citizens are then threatened with fines. This is all done in attempt to steal your identity and thus defraud you financially of money or property. Be aware that the judicial system **does not** contact people telephonically and ask for their personal information. DO NOT give out your personal information over the phone to anyone you do not know. If you have already done so, monitor your account statements and contact the FBI at www.fbi.gov or via the local listing in your telephone directory.

Added Note: The referenced FBI web site also addresses the following issues:

"Learn about our Major Programs"

[White-Collar Crime: FBI Strategic Plan](#)

[Corporate Fraud](#)

[Health Care Fraud](#)

[Mortgage Fraud | Warning | '07 Report](#)

[Securities & Commodities Fraud](#)

[Insurance Fraud | Consumer Information](#)

[Mass Marketing Fraud](#)

[Asset Forfeiture/Money Laundering](#)

[Bankruptcy Fraud](#)

[Hedge Fund Fraud](#)

Related Areas

[Public Corruption/Government Fraud](#)

[Internet Fraud | E-Scams & Warnings](#)

[Hurricane Katrina Fraud](#)

Interesting Cases

[Adoption Scams](#)

[Antitrust](#)

[Bank Fraud](#)

[Environmental Crime](#)

[Jury Duty Scams](#)

[Medicare Fraud](#)

[Options Backdating](#)

[Securities Scams](#)

[Investment Fraud](#)

[Moving Company Fraud](#)

[Spanish Lottery Fraud](#)

[Celebrity Memorabilia Fraud](#)

[Staged Auto Accident Fraud](#)

4. MEDICARE RX DRUG COVERAGE

If someone says you must join a particular plan or you'll lose your other Medicare benefits, it's a scam. Guard your personal information from identity thieves posing as sales people. If someone claims to be calling from the Social Security Administration (SSA) and asks for your bank account, credit card or life insurance policy numbers, it's a scam. Medicare prescription drug plans should come with no strings attached. Don't be fooled by sales materials that look like they're from the government. Remember, that it is private companies who offer the plans. Don't confuse other types of drug coverage with Medicare prescription drug plans. Only drugs approved by Medicare can be marketed as Medicare prescription drug plans. Approved plans will have a seal on their materials with "Medicare Rx" in large letters and " Prescription Drug Coverage" in smaller letters under that. Report suspected Medicare drug plans scams to the Office of Inspector General at the Dept. of Health and Human Services, 1.800.447.8477. You can also report Medicare-related fraud by sending an email to HHSTips@oig.hhs.gov.

5. SWEEPSTAKES

The caller or letter will tell you that you have won a large sweepstakes prize, but that you need to send them a "fee" in order to collect it. Your first thought should be "did I ever enter any sweepstakes or contest?" People tend to get so excited at winning something that they forget to ask themselves if they even entered any contest or sweepstakes to begin with. Some callers will tell you that they are with the Federal Trade Commission and that to claim a prize a person needs to wire a large sum of money to a foreign address. Remember that the Federal Trade Commission IS NOT in the business of collecting money or supervising ANY sweepstakes. If it is a legitimate sweepstakes, you would never have to pay any insurance, taxes or shipping or handling charges, let alone wire it to a foreign country. Be aware that many of these scams rely on smooth talking and fancy phone work and are most often aimed at older people. To best protect yourself from being victimized, ignore e-mails, letters and phone calls that ask you to pay money in order to get money/prizes.

6. FAKE CHECK SCAMS

If someone you don't know wants to pay you by check but wants you to give some of the money back or even have you write them a check back, be careful - it's a scam that can cost you thousands of dollars. Fake check scammers scan newspapers and online advertisements for people listing items for sale. For example, you run an ad trying to sell your automobile for \$5200.00. The scammer will call on your ad and say he/she wants to purchase the vehicle and is sending you a check. However, when the check arrives, it is made out for \$6200.00 which is \$1,000 more than the asking price. You contact the scammer and advise him/her of the check overage. He/she make a pretense in that they are sorry for the error, but would you just send them a check or give the money that is owed back to them. In the meantime, they have advised you to deposit their original check to you. When you send them a check for the monetary difference, you are not only giving them some of your own money, but your check will reflect your bank account number along with the routing number. After you have sent the reimbursement, you find out from your own bank that the check they sent to you was no good. You are now out any monies for the car, the extra \$1,000.00 you sent them and are at risk for identify theft since they now have your bank account information.

When you deposit the check from the scammer, the check looks so real that even bank tellers may be fooled. When the check bounces you owe the bank any money you may have withdrawn from the check amount and you are ultimately responsible for any checks that you deposit. In order to protect yourself from this type of scam remember that there is NO REASON for someone who is giving you money to ask you to send them any monetary overage back - that's a clear sign that it is a scam. If a stranger wants to send you money for buying an item from you, request that the money be for the exact amount owed and insist on a cashier's check preferably from a local bank or one with a branch in your area.

If you think it is a fake check, report it to the Federal Trade Commission (FTC). The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices and to provide information to help spot, stop, and avoid them. To file a complaint in English or Spanish, click <http://www.ftc.gov/ftc/complaint.shtm> or call 1-877-382-4357. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to more than 1,600 civil and criminal law enforcement agencies in the U.S. and abroad.

7. WRONG CREDIT CARD RETURNED

Many people use credit cards to pay for meals in restaurants or purchases from retailers. When the credit card is given back to the purchaser, they often quickly put it in their wallet or purse without even looking at it. Scammers today often will hand you back a credit card that looks similar to the one you gave them, but isn't the real one. Take a moment to examine the card they gave you and be sure it's your legitimate card.

8. CREDIT CARD SCAM

A person calls you saying that they are with Visa or Mastercard and they are calling to notify that your card was flagged for an "unusual purchase pattern." They'll ask if you recently charged something for \$497. You say that you didn't make this charge and they politely tell you that they will credit that amount back to your account. However, in order to do this they will say that they need you to verify your personal information. They will also ask you to turn your card over and read off the 7#s on the back of the card. (the first 4 numbers are part of your account # but the last 3#s are part of the security code for your account. These last 3 digits are what they want in order to access your account and charge items against it. Don't ever give out these numbers. Don't even talk to these people, but call your credit card company and verify whether these requests are legitimate or not.

NOTE: You can't be too careful these days. Be sure to check your credit card and bank accounts on a regular basis. Look for anything suspicious and report it if necessary. Don't give out your personal information or any account or pin number information. Contact your bank or credit card company and find out what is legitimate and what is not. If you are scammed report it to your local law enforcement agency and any other agencies involved as soon as possible. Remember, don't trade safety for convenience or laziness in not checking your accounts regularly.