



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

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## MARCH TOPIC

**When:** March 23, 2015  
**Time:** 2 pm to 2 pm  
**Topic:** Home Repair Scams

## Remove yourself from unwanted mailing lists

Want to remove yourself from all of those annoying paper mailing lists or stop receiving junk mail from solicitors requesting donations. There is a simply app that you can download on your smartphone or tablet that can assist you.



The app is called Paper Karma and it can be downloaded from for Apple products on the App Store or for Android devices via the Play Store. The best part is its free.

It is simple to use. Take a picture of the sender's address or logo. Enter your information including your address and then allow Paper Karma to do all the work.



## BEWARE: Tech Support Scams

Scammers have been peddling bogus security software for years. They set up fake websites, offer free "security" scans, and send alarming messages to try to convince you that your computer is infected. Then, they try to sell you software to fix the problem. At best, the software is worthless or available elsewhere for free. At worst, it could be malware — software designed to give criminals access to your computer and your personal information.

The latest version of the scam begins with a phone call. Scammers can get your name and other basic information from public directories. They might even guess what computer software you're using.

Once they have you on the phone, they often try to gain your trust by pretending to be associated with well-known companies or confusing you with a barrage of

technical terms. They may ask you to go to your computer and perform a series of complex tasks. Sometimes, they target legitimate computer files and claim that they are viruses. Their tactics are designed to scare you into believing they can help fix your "problem."

Once they've gained your trust, they may:

- ask you to give them remote access to your computer and then make changes to your settings that could leave your computer vulnerable
- try to enroll you in a worthless computer maintenance or warranty program
- ask for credit card information so they can bill you for phony services — or services you could get elsewhere for free
- trick you into installing malware that could steal sensitive data,

like user names and passwords

- direct you to websites and ask you to enter your credit card number and other personal information

Regardless of the tactics they use, they have one purpose: to make money.

### If You Get a Call

If you get a call from someone who claims to be a tech support person, hang up and call the company yourself on a phone number you know to be genuine. A caller who creates a sense of urgency or uses high-pressure tactics is probably a scam artist.

Simply hang-up!



## Email Surveys a Path to ID Theft, Warns the Better Business Bureau

Looking to earn easy or much needed cash, consumers are falling victim to email survey scams. It is the latest online method that scammers are using to steal personal and financial information from their victims. The Better Business Bureau (BBB) is warning that people need to be aware of these fraudulent surveys because they have the capability of stealing banking and credit card information. Some links even download malware into computers.

"These types of scams can be tricky because they appear to be from legitimate businesses," says Steve J. Bernas president, and CEO of the Better Business Bureau serving Chicago and Northern Illinois. "It's very important to take a careful look at these emails before clicking on links or completing one of their surveys."

Often the survey websites make

claims of paying exorbitant amounts of money for participating. "Earn \$150 a day or they carry tempting subject lines such as – Your Reward Points are Expiring...Claim Now! Additionally, recipients of the emails are enticed to complete the survey to win a gift card," noted Bernas.

A recent Scambusters Report stated there are legitimate online survey companies. However, they are not easy to find nor do they pay large sums for taking the surveys. Also the report states "the surveys generally require participants to invest a great deal of time."

Here are ways to spot a survey email scam:

The email claims to have information about you but you never signed up for it. Scams often pretend to be personalized for you but they are actually blast emails. Don't fall for

this! If you never signed up for emails from a company, you shouldn't be receiving them.

Pushes you to act immediately. Scammers typically try to push you into action before you have had time to think. Always be wary of emails urging you to act immediately or face a consequence.

Watch for typos, strange phrasing and bad grammar. Scammers can easily copy a brand's logo and email format but awkward wording and poor grammar are typically a giveaway that the message is a scam.

Hover over URLs to reveal their true destination. Typically, the hyperlinked text will say one thing but the link will point somewhere else. Make sure the links actually lead to the business' official website, not a variation of the domain name.

## Don't let tax scammers get away with it

Consumers in Chicago and northern Illinois have contacted the Better Business Bureau (BBB) to report receiving phone calls from individuals stating that they have \$450,000 waiting for them to claim. Often, the callers say the money is winnings from a sweepstakes or an award from a grant. The BBB warns consumers that these calls are a scam.

Steve J. Bernas, president and CEO of the Better Business Bureau serving Chicago and Northern Illinois says, "Consumers need to always keep in mind that to win a legitimate sweepstakes or lottery, there should never be any costs involved. In fact, it is illegal under Federal law to require any form of payment."

Bernas also noted, "These sweepstakes phone scams tend to occur geographically, moving around to different areas of the country at different times of the year."

Publishers Clearinghouse who has a yearly sweepstakes says they never ask for money and their "no purchase necessary" message is prominently displayed on all of their promotional materials. Also, the company says all

prizes over \$10,000 are awarded in person and they never call in advance.

The BBB has these tips to avoid being scammed in one of these calls:

- Hang up – If you receive any unsolicited call with a story that sounds too good to be true, hang up.
- Wire Transfers – If you are asked to send money via Western Union, MoneyGram, or using a pre-paid debit card, DON'T.
- Taxes on your prize – In a legitimate sweepstakes, taxes will be deducted from your winnings or you will pay them directly to the government.
- Guard your credit card and bank account numbers – No legitimate sweepstakes company will ask for this information. Your social security number may be required for tax reporting purposes if you have won. Don't provide that information unless you're absolutely sure that you entered the contest and that you know the company operating it.
- Be on guard for imposters – Some scammers use company names that are identical or very similar to well-known, legitimate sweepstakes operators. Tell them that you'll get

back to them and contact the real companies to ask if there is any connection.

- Be wary of offers to send you an "advance" on your "winnings" – Some con artists use this ploy to build trust and get money from your bank. They send you a check for part of your "winnings," instructing you to deposit it and then wire payment to them for taxes, bonding, or some other phony purpose. The bank tells you the check has cleared because the normal time has passed to be notified that checks have bounced. After you wire the money, the check that you deposited finally bounces because it turned out to be an elaborate fake. Now the crooks have your payment and you're left owing your bank the amount that you withdrew.
- Get the details in writing – Legitimate sweepstakes companies will give you written information about how a contest works, including the odds of winning, the value of the prizes, the fact that no purchase is necessary and an explanation that buying does not improve your chances of winning.

**Interim Chief Dennis J. Mc Enerney**