



# FRAUD ALERTS • FRAUD ALERTS • FRAUD ALERTS

## Protect Yourself From Scams

The following are some of the most common scams perpetrated against seniors. Read on to familiarize yourself with these schemes and protect your finances.

### IRS Scam Calls

A scam artist claims to be from the IRS and tells the caller they owe back taxes. Money must be paid immediately through a prepaid debit card or wire transfer to avoid arrest or legal consequences. The scammers spoof numbers to appear to be calling from the Washington, DC, area code 202.

### Grandparents Scam

Scam artists claiming to be attorneys, paralegals and law enforcement officers frantically call saying that a grandchild is in trouble and requesting the grandparent immediately wire money or send a prepaid debit card.

### Prizes/Sweepstakes/Free Gifts Scam

A scam artist mails a letter or calls you and pretends to be with Reader's Digest, Publisher's Clearing House, a government agency or a phony foreign lottery. The scam artist claims that you have "won" money and tells you that you must wire hundreds or even thousands of dollars to the scam artist to cover taxes or some other bogus fees. You wire money or send a prepaid debit card, but the prize never arrives.

### Home Improvement/Doorstep Scam

A scam artist knocks on your door offering to repair something in or around your home. They ask you to pay upfront and you never see the alleged repairman again.

### Charity Scam

A caller claims to collect money for needy children, veterans, or victims of a recent disaster. Always research charities before making a donation to ensure that the charity is registered with the Attorney General's office as required by law.

### Mortgage/Reverse Mortgage Scam

A con artist offers you a free home, investment opportunities, or mortgage foreclosure or refinancing assistance. You may hear about such schemes through investment seminars as well as via television, radio, billboard, and mailer advertisements, and even from people you know.

### Phishing/Spoofing Scam

Scam artists claiming to represent government agencies, local utilities, charities, banks or law enforcement call, mail, email or make door-to-door solicitations requesting your personal information.

### **Computer Tech Support Scam**

The scammers may call or send an email offering to help solve your computer problems or sell you a software license. Once they are given access to your computer, they can install malicious software that can capture sensitive data, such as online banking user names and passwords; try to control your computer remotely and adjust settings to leave your computer vulnerable; request credit card information so they can bill you for phony services; or direct you to fraudulent websites and ask you to enter credit card or other personal or financial information there.

### **Wandering Contractors Scam**

A scam artist comes to your door and pretends that you have a tree that needs trimming or a roof in need of repair to distract you while another person sneaks into your home to steal cash and valuables.

### **Investment/Ponzi Scheme**

A scam artist encourages you to make investments and promises unrealistically high returns.

### **Sweetheart/Romance Scam**

A scam artist nurtures an online relationship, building trust and confidence, then convinces you to send money. While you may feel that you are in a committed relationship and want to believe the scammer, once you send money, more excuses and requests for money will inevitably follow.

### **Work-At-Home Scam**

A scam artist promises you big money to work from home assembling products, establishing an online business, or mystery shopping. You may invest hundreds of dollars for start-up with little, if any, return in payment.

### **Free Trial Offer Scam**

A scam artist uses television advertisements and unwanted telephone calls offering free goods and services and then asks for your credit card information. Time passes and you don't realize that you are being billed every month for that free trial offer.

### **Bereavement Scam**

Scammers often try to take advantage of senior citizens who have recently lost a loved one, such as a spouse. Scammers call, claim that the deceased spouse has outstanding debts that must be paid immediately, and ask for a blank check or credit card information for payment.

### **Illinois Attorney General Consumer Fraud Hotlines**

Chicago  
800-386-5438  
800-964-3013 (TTY)

Springfield  
800-243-0618  
877-844-5461 (TTY)

Carbondale  
800-243-0607  
877-675-9339 (TTY)

