Scams & Schemes

Below are some examples of common scams and schemes, including tips on how to prevent becoming a victim.

Online Auction Site Scams
If it sounds too good to be true, it probably is - items sold at drastically reduced prices are often stolen. Examples:
• You make a purchase online and agree to meet in person to pay with cash. Generally, the seller will rob the victim and the exchange of property never occurs.
• You find a rental property online and meet with a person. Typically, you sign a bogus rental agreement, exchange money and get the keys to a house that the company never had possession of.

Identity Theft / Theft of Information
• You fill out an online form or handwritten credit card application, rental agreement, etc. Sometimes, the form may be fraudulent or your information could be stolen from a legitimate company.
• Credit card information can be stolen during an online hack or through devices placed on legal machines that are designed to read personal information linked to your card.
• Once a suspect steals your personal information, they can create accounts, obtain credit in your name, or create fraudulent credit cards and you may be held responsible.

Advance Pay Scams
You are asked for a small sum of money with the promise of a large payout in the end. Examples:
• You are asked to deposit a check and give a small amount of “good faith” money, but the check is either fraudulent or has insufficient funds.
• You are asked to make a large donation to a non-profit organization – could look like the above check scam.

Ponzi/Pyramid Schemes
A small amount of money is taken from many people with the promise of a return (people can be asked to solicit friends and family too). Most people get their money back plus a bonus, but the last people to join usually lose out.

Telephone Scams
Various methods can be used, but usually the caller wants you to wire money into an account. Examples:
• Telemarketers offer great vacations or discounted products and once the victim makes a purchase, no product is received – can be an attempt to steal your identity once they obtain personal or credit card information.
• The caller pretends to be a family member in need of help, claiming to be in jail or stuck in a foreign country, and asks you to wire money into an account.

Tip: Never give out personal information via email or follow links from an unknown sender; contact the company by phone and confirm its validity.

For more information on scams and schemes, and tips to avoid being a victim, click on the link below for a full Power Point presentation and watch our Neighborhood Safety Video by clicking below.

Click here to see a Power Point.
Click here to see the video.