

Neighborhood Safety Newsletter



PROTECT OUR COMMUNITY - PARTNERSHIPS - PROFESSIONALISM - PREVENTION & INTERVENTION
OWNERSHIP

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.

Phishing Emails

- You receive an email in which the sender solicits you for money or personal information. It may appear to come from a friend/family member asking for bail money or help getting out of a foreign country.

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

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.

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.](#)

