



Safe Environments

Healthy Workers

DON'T BE FOOLED: SOME COMMON SCAMS AND HOW TO AVOID THEM

We all think we are too clever to fall for a scam, but even the best and brightest of us can get caught off guard. Scam artists are professional fraudsters, and they work very hard to find new ways to trick us. The majority of scams still happen through phone and email requests. Here are a few current scams to watch for and some tips on how to avoid getting fooled.



TYPES OF SCAMS

- Grandparents Scam – someone calls a senior on behalf of their grandchild, child who is in trouble
- Lottery Scams – when people are told they have won large sums of money and are asked to wire money to handle shipping and taxes
- Robocalls that insist you owe money to Canada Revenue Service, a utility, bank or large company like Microsoft
- Asset recovery cons that work by charging victims to file a complaint about a scam which can be done for free
- Emails that ask you to change your PIN number or for personal information to solve a computer problem.

Read more to learn actions you can take to avoid scams including how to protect your family and yourself from a hacker.

GRANDPARENTS SCAM

In the “grandparents” scam, someone calls a senior supposedly on behalf of their grandchild, who is in trouble. The caller can either get the names from Facebook, or they could fish for it, saying “your granddaughter,” prompting the victim to say “you mean Mary?” thus revealing the name. The caller responds, “Yes,” and then proceeds to ask for money, saying she has been hurt in a car accident and

needs to pay medical bills, or needs to have a car towed or repaired. A variation on this is a fake call from a neighbor who claims to be in trouble. Scammers can make it seem like the call is from a local area code.

Action: Try asking the caller some questions a stranger couldn't answer. Ask for their number and offer to call them back. Call a number you know is correct for the person allegedly calling – call your grandchild or their parents to check their status, or check the story out with other people who would know.

LOTTERY SCAM

Lottery scams happen when people are told they have won large amounts of money, sometimes in the millions. They may receive counterfeit cheques, ranging from a thousand to several thousand dollars. The victim is told to cash the cheque, wire the larger portion to pay taxes and handling, and keep the smaller amount. Then the cheque bounces and the victim is responsible to the bank.

Action: Never pay to play a contest or to claim a prize. If the contest is legitimate, you're not required to buy anything or pay any money to get your prize – that's the law. You don't have to send in a processing fee, pay shipping or handling charges, or provide your credit card or bank account numbers for any reason. And if you owe taxes on your prize, you pay them to the government, not the contest promoter. Remember: You can't win a contest you didn't enter. If someone says you did, they're lying.

ROBOCALLS ASKING FOR MONEY

Robocalls are often sent by fraudsters to make it look like a call is coming directly from Canada Revenue Service, your electric company, a bank or Microsoft. They will say you owe money and insist it be wired or transferred to a prepaid credit card. These payment methods are difficult to track and nearly impossible to reverse. Beware also of the fake utility bill collector who will threaten to cut off your water or electricity unless you pay immediately, or the fake 0% credit card offer where the caller asks you for an up-front fee or to read off your credit card number.

Action: No legitimate company will ask you to pay using these methods – hang up! Do not provide information to anyone over the phone. Canada Revenue Agency does not call. Nor do most banks. Call your utility company if you are in doubt. Insist that you will only respond to a written request. And then contact the bank or agency to verify the request.

ASSET RECOVERY

Asset recovery cons work by charging victims anywhere from \$500 to as much as \$8,000 to file a complaint they could file themselves for free. They prey on victims who have already lost money in a scam, and like the idea of what is being called “asset recovery,” which is just another scam, likely by the perpetrators of the original scam.

Action: Hang up. This is a con.

EMAILS ASKING FOR ACCOUNT NUMBERS OR PASSWORDS

Fraudsters use a variety of tricks to get you to divulge account numbers and passwords. They send bogus emails designed to look like they're from your bank or make calls pretending to be with your credit card company, with a reason why they need your personal information – your account number and PIN to solve a computer problem, say, or to stop fraudulent transactions spotted on your account.

Action: In general, a good rule of thumb is to simply refuse to provide information, send money or allow access to your computer to someone you don't know. Let your work IT know if you are getting a lot of these emails, so that they can take steps to inform others and help you keep your email safe at work.

EMAIL HACKS

Hacking into your email (at work or home) or other accounts can result in identity theft, with consequences ranging from embarrassing emails being sent from your account to fraudulent access to bank accounts.

Action: Your first line of defense against hacking is to have failsafe passwords. A complicated password can help thwart hackers; remember a phrase and string together the first letter of each word, adding a random character at the beginning and end of your password.

© Public Services Health and Safety Association

REFERENCES

Aiken Standard (Aiken, S.C.) Visit the Aiken Standard (Aiken, S.C.) at www.aikenstandard.com
Distributed by MCT Information Services

St. Joseph News-Press (St. Joseph, Mo.) at www.newspressnow.com/index.html Distributed by MCT Information Services

Hamilton Spectator, The (ON), Sep 13, 2010

The Record, Hackensack, N.J. Distributed by McClatchy-Tribune Information Services. For more information about the content services offered by McClatchy-Tribune Information Services (MCT), visit www.mctinfoservices.com.

Orange County Register, The (Santa Ana, CA), Jun 24, 2004

Financial-planning.com

Jefferson Post (West Jefferson, N.C.) Visit the Jefferson Post (West Jefferson, N.C.) at www.jeffersonpost.com
Distributed by MCT Information Services