#### Bank Examiner

This suspect approaches you or may telephone you claiming to be a police officer or bank 'security.' You are asked to assist in the investigation of a dishonest employee by withdrawing cash from a specific teller. You are told to give your withdrawal to the bank 'detective' who will redeposit the money into your account. The suspect disappears with your money.

#### Sweetheart Swindle

This scam targets a senior man (widower) who is befriended by a younger woman. She convinces him that she truly cares for him and implies a romantic interest. She tells him she needs money for food, rent, bills, or she needs surgery. She may swindle him out of his life savings, often resulting in financial disaster.





If it sounds too good to be true, it probably is.



There is no such thing as getting something for nothing.

# What can I do to protect myself?

- 1. NEVER give your personal information, checking account or credit card information out over the phone unless you initiate the call.
- 2. *ALWAYS* verify anyone who calls or comes to your house uninvited to provide any service. Check the phone book or call information for the business numbers and call the company.
- NEVER contract with or allow unsolicited door-todoor sales or repair people inside your home without independent verification of who they are and for whom they work. Always get a written contract.
- 4. *SHRED* all personal and financial information before discarding, and mail this kind of correspondence in a postal drop box.
- 5. *REMEMBER*...it is illegal for a legitimate sweepstakes to require any money up front before paying out winnings.
- 6. *LOCK* all doors and secure windows, even when you are at home or outside working in the yard.
- 7. *REAL FRIENDS* are not after your money or your credit.
- 8. TRUST YOUR INSTINCTS...take time to investigate and do not be pressured into a quick decision.
- 9. Get a copy of your own credit report every six months and check it to make sure there aren't any credit card or checking accounts you didn't open.
- 10. Read your monthly bank statements carefully and report any discrepancies immediately.
- 11. Guard the Personal Identification Number (PIN) you use on your various credit cards. Don't write them down in your personal planner, and don't leave them on a slip of paper in your purse or wallet.



For more information,
please contact the
Richardson
Police Department
Crime Prevention Unit
at 972-744-4955.





Don't let con artists drain your bank account!

# POLICE LINE DO NOT CROSS POLICE LINE DO NOT CROSS POLICE

#### Home Repair

These suspects solicit yard work, roof repair, chimney sweeping, driveway paving, etc. They may claim to have leftover materials from another job. Or, they may claim to be there for warranty work, or that a rodent was seen going into your attic. After applying superficial and very shoddy "repairs," the scammers demand a much higher payment than initially stated.

# Distraction/Utility Inspector

These suspects can include women with children. You are engaged in conversation with one while other unseen suspects sneak into your home through another door, stealing cash and property.

#### OR

Someone claiming to be with a utility company or municipality comes to your door. He or she needs to come inside or check a problem in the backyard. The "inspector" will distract your attention while an accomplice slips in and steals cash and valuables.

#### Canadian Sweepstakes

You receive a call from someone congratulating you on winning a Canadian sweepstakes or lottery, but you must pay taxes, processing, or international transfer fees up front in order to claim your "millions." You are instructed to wire the payment to them.

#### Fake Check Scam

"Just deduct my taxes from my winnings," you say? Scammers are now including "certified checks" with winning lottery announcements. You are instructed to deposit the check, which is intentionally written for more than twice the amount of your taxes and fees. But, you must withdraw from your funds and wire the "difference" back to them while their check is stuck on a ten-day hold. The bank notifies you later that their check is counterfeit. You lose your withdrawal.

# Advanced Fee/Nigerian 4-1-9

By e- and postal mail, the writer claims to be in Africa and often describes a tragic civil war or a plane crash that claimed the life of an important political figure. "Hidden monies" were discovered and the author needs a "trusted friend" to help transfer the money out of the country. In exchange for your confidential participation, you are promised a percentage of the stash. You end up sending hundreds, perhaps thousands, of dollars in fees, bribes for "officials", etc.

### Dutch Lottery/El Gordo Spanish Lottery

By postal mail, e-mail or fax, these letters congratulate you on winning their lottery. After much legaleze and rambling about lottery protocol, you are advised to keep confidential your good fortune. A form is included for you to submit your confidential bank information. Not only have you compromised your personal financial information, but there will be future requests for transfer and processing fees.

#### Latin Lotto scam

Perpetrated by/against Hispanics, a suspect will approach you in a parking lot speaking your native tongue. The suspect claims to have a winning lottery ticket, but is afraid to cash it because of his/her illegal immigrant status. Suspect #2 will join the scam. The suspect will show a printout of a recent winning ticket, with the date altered or covered. You are required to put up money as 'security' after they offer to split the winnings with you. They disappear with your money.

# Lost Pet or Lost Property

You place an ad in a local newspaper about a lost pet or lost property. You then receive a call from a long haul truck driver who found your missing item or pet, but he is now hundreds of miles away. He will return your item or lost pet after you send him shipping fees and a reward by wire transfer. The truck driver never had your lost pet or property. He merely played off your newspaper ad.

# **Phishing**

A caller or e-mail purports to be from a financial or credit entity, claiming a problem with your account. Your access will be restricted unless you provide personal information to the caller or via a supplied internet link. The caller and link are con artists "phishing" for personal information.

#### Stranded Motorist

You go to the grocery store and park your car. Upon your return, your car will not start. A nice man offers assistance, and he just happens to be a mechanic. He looks under the hood and reports a computer chip has gone bad. He can replace the part, but warns it is expensive. You agree to pay just

to have your car fixed and to save your groceries. Your car starts after he removes a hidden clamp from your fuel line.

#### **Grandparent Scam**

You receive a telephone call—"This is your favorite grandchild. I am in Canada and I need some money for an emergency." Trying to identify the grandchild in distress, you call out a name and the caller says, "Yes, it's me." You are instructed to wire money.

## Pigeon Drop

This scam usually involves 2 to 3 suspects working together as "strangers" to con you into believing they have found abandoned or lost drug money, diamonds, gold bars, etc. They want to share it with you, but you must prove yourself trustworthy. You are convinced to withdraw "good faith" money from your bank account to put alongside the suspects' "good faith" money inside a bag or handkerchief, which is switched with an identical one. You are left with cut up newspaper or play money.

# Charity Switch/South African Switch

A slight variation of the Pigeon Drop. You are approached by suspect #1 who claims to be from a foreign country and is here with a large amount of cash from an inheritance or an insurance settlement. He wants to donate the money to a church but cannot locate it. Will you help? Suspect #1 does not trust American banks and suggests you and suspect #2 demonstrate free access to your money by making a withdrawal. Suspect #2 pretends to withdraw cash. You are the only one withdrawing real cash. Both hand over their bank envelopes to suspect #1 in a demonstration of trust. A switch is made and the suspects disappear, leaving you with a stack of bill-sized newspaper or play money.

#### Top 5 Warning Signs of a Scam

- Unsolicited mail, e-mail, phone call, or face to face contact
- A promise of a large sum of money
- Any effort to obtain personal financial information
- You must PAY money first before you GET money
- You are asked to WIRE money