

“

Please hurry,
I'm scared.

This is a **limited
time offer.**

This trip is
completely free —
you just need to **pay
the taxes.**

**Don't tell mom and
dad, they'll freak.**

I'm overseas, I need
you to **wire me some
money.**

I need you to decide
right now.

**Congratulations,
you've won the
Canadian lottery.**

Why do you need to
call me back, we're
already talking. **Say
yes right now** and
save yourself a
phone call later.

Grandpa, I'm
in a little bit of
trouble.

”

Grandparent Scam

Information found on social media or through other means is used to call and explain that a “grandchild” has been in an accident or is in jail.

The caller, usually male, may request that money be wired through a money transfer service (e.g. Western Union, MoneyGram). These calls are usually made at night or the very early morning, when the victim may be caught off guard. The caller will probably try to play on your emotions.

What to do:

- Don't answer the call of “Grandma?” with “John, is that you?” This provides the perpetrator with more information to work with.
- Ask the grandchild a question only they would know — their middle name, first childhood pet or another personal detail.
- Call the ‘grandchild’ on their cell or home phone number.
- Call mom or dad.
- Call your caretaker.
- Call your banker.
- Don't send money or give credit card information.

Lottery/ Raffle Scam

You could be contacted in many different ways about winning the lottery

or a raffle — an official looking letter, email or by phone. These scams usually ask you to send the money through a money transfer service to pay “taxes,” “processing fees” or “transfer charges” on your winnings.

What should you do:

- Did you enter the lottery? There is no such thing as a lottery that doesn't sell tickets.
- Most of these communications have typos and misspellings.
- Legitimate lotteries simply take the taxes out of the winnings before handing them over — you don't pay them up front.
- If you are told to respond now or lose the money, it's not real.
- Remember the old adage, “If it's too good to be true — it probably is.”
- Google the information provided — Make sure that the information provided lines up with that on a legitimate website. Many times others will post information on these scams.
- Contact someone you trust and show them the letter.

Telemarketer Scams

These calls cover a wide variety of pitches. They can range from an “all-expense paid trip to some tropical hot spot” to “a great deal on a new roof” to someone “calling from your bank to verify information.” These scammers will generally try to pressure you into making a decision immediately. What these telemarketers want is your social security number, bank account numbers, credit card numbers or to convince you to send them money.

Continued on the next side ...

If you believe that you have been targeted by scammers, but would like to make sure, you can call:

**Lapeer County
Central Dispatch
810-667-0292**

**Lapeer County
Bank & Trust Co.
810-664-2977**

**The Internet Crime
Complaint Center
www.ic3.gov**

**National Do Not
Call Registry
www.donotcall.gov
888-382-1222**

What should you do:

- If you win an all-expense paid trip why do you have to pay the taxes?
- How could you win if you didn't enter?
 - Never give out personal information over the phone. This includes your social security number, bank account numbers and credit or debit card numbers.
 - Ask for the name of the company and the name of the person that you are speaking with so that you can call back. Don't use the phone number that they will give you. Look up the information in a source you trust, such as a phone book or business card to verify the phone number you are calling is correct.
 - Your bank will never call you to verify your information. Banks consistently remind our customers not to give out this information.

- Don't fall for scare tactics — hang up immediately.

Predatory Friends and Caregivers

This is not meant to scare you but to make you cautious. Predatory Individuals can include care givers, friends and, unfortunately, family members. They may use their positions to gain your trust and respect, then overcharge for services. They may also want to be on your accounts to, “help you pay your bills” — and pay their own in this case. Predators may also play on your sympathies to get you to purchase items for them.

What can you do:

- Be cautious of anyone asking to be on your accounts. Though you may want help paying bills or balancing your checkbook, use caution.
- Be cautious of people that are overly friendly.
- Be in continuous communication with “trusted sources” to validate questions and concerns.
- Don't take on the financial obligations of others. Sometimes being nice leads to being taken advantage of.

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