



# **FRAUD ALERTS • FRAUD ALERTS • FRAUD ALERTS**

## **Protect Yourself From Scams**

The following are some of the most common scams. Read on to familiarize yourself with these schemes and protect your finances.

### **IRS Scam Calls**

A scam artist claims to be from the IRS and tells the caller they owe back taxes. They say money must be paid immediately through a prepaid debit card or wire transfer to avoid arrest or legal consequences. The scammers spoof numbers to appear to be calling from the Washington, DC, area code 202.

### **Grandparents Scam**

Scam artists claiming to be attorneys, paralegals and law enforcement officers frantically call saying that a grandchild is in trouble and requesting the grandparent immediately wire money or send a prepaid debit card.

### **Prizes/Sweepstakes/Free Gifts Scam**

A scam artist mails a letter, sends an email or calls you and pretends to be with Reader's Digest, Publisher's Clearing House, a government agency or a phony foreign lottery. The scam artist claims that you have "won" money and tells you that you must wire hundreds or even thousands of dollars to the scam artist to cover taxes or some other bogus fees. You wire money or send a prepaid debit card, but the prize never arrives.

### **Home Improvement/Doorstep Scam**

A scam artist knocks on your door offering to repair something in or around your home. They ask you to pay upfront and you never see the alleged repairman again. This often happens right after a storm, natural disaster or when seasons change.

### **Charity Scam**

A caller claims to collect money for needy children, veterans, or victims of a recent disaster. Always research charities before making a donation to ensure that the charity is registered with the Attorney General's office as required by law.

### **Mortgage/Reverse Mortgage Scam**

A con artist offers you a free home, investment opportunities, or mortgage foreclosure or refinancing assistance. You may hear about such schemes through investment seminars as well as via television, radio, billboard, and mailer advertisements, and even from people you know.

