

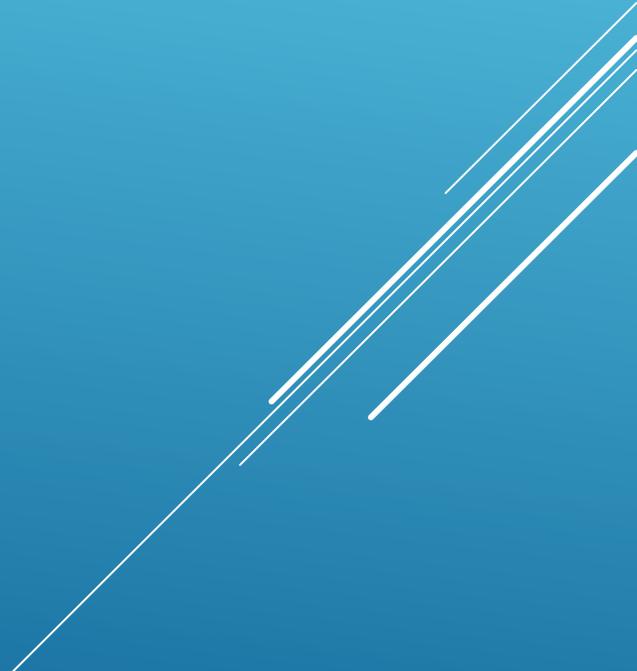
# SCAMS FOR THE HOLIDAYS

**Craigslist Car Scams**

**How Nigerian Check Scams Work**

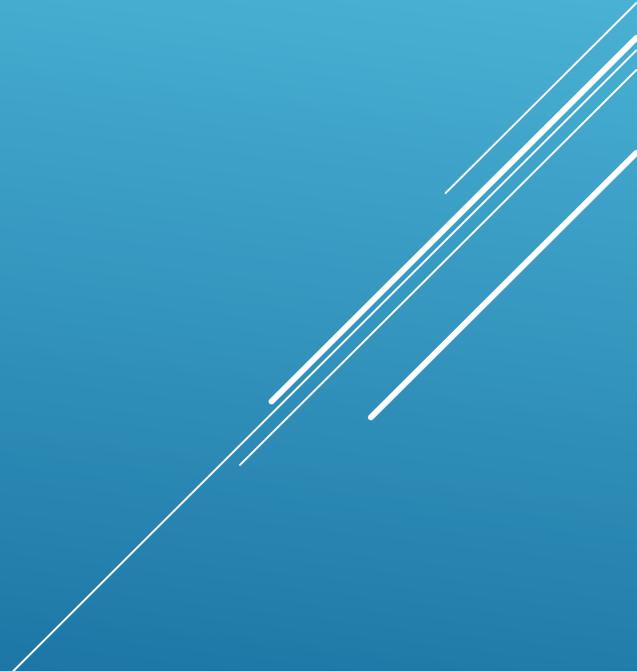
**Online Dating Scams**

# Craigslist Car Scams



- Cars are priced far below current market value.
- The seller claims to be in the military and is stationed overseas.
- The posting does not include a phone number.
- The seller will demand that you use an online escrow service of their choice.
- The person receiving the call is referred to as a “pickup agent.”
- Payment must be wired to or from another country. Western Union is often requested.
- The buyer or seller is very anxious to conclude the transaction

# Mrs. Owens Craig's List Case



**Selling Beauty products**

**Received a check for her listing asked to send the money to Georgia**

**Suspects sent a check for \$1,850**

**Suspects emailed her and told her they sent her the wrong amount**

**They asked if she would wire the difference back by Western Union**

**She deposited the check and thought the check cleared**

**Her lost was \$1,646.99**

**Suspects are not in the country**

# How Nigerian Check Scams Work



**You get a letter or email from someone claiming he or she has a business selling some product over the Internet, a significant amount of money they need help spiriting out of their country or a charitable organization that needs to accept donations.**

**Sometimes they just offer to buy something you're selling or rent a property you've advertised on the internet.**

**You're told that you'll be sent a check to pay for the items you're selling or you'll be asked to deposit money in your account then wire them their share while you keep the rest.**

**One version of this scam involves buyers "accidentally overpaying" for an item you're selling.**

**The details aren't important. The key is that the deal sounds very lucrative for you, so enticing that you won't spend too much time thinking about it.**

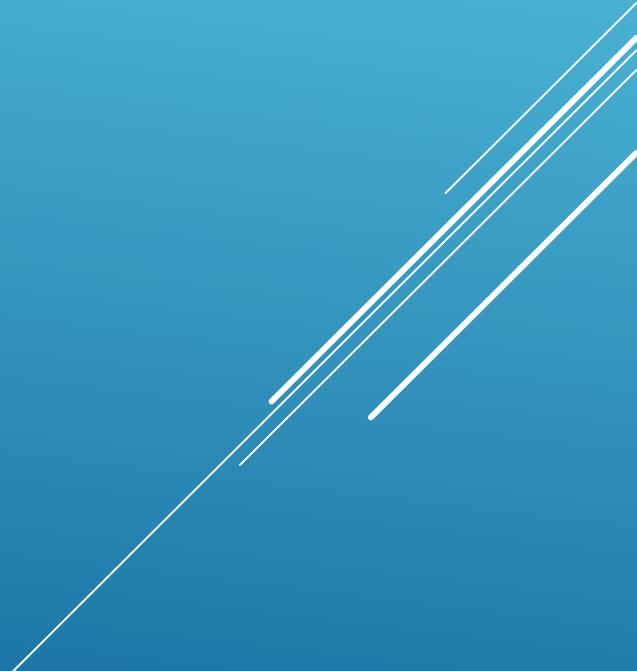
Once you've cashed the checks and forwarded money back to the person that sent you the check, you'll notified that the checks were forged, stolen, or are counterfeit. It may take a week.

It could take several months. If the check's counterfeit, count on that fact being discovered.

The bank will be missing some money and trust me, they'll figure out why and guess who they'll turn to first to recover the funds?

**That's right, they'll come after you.**

# The Green Dot Card Scam



On line job searches

Mysterious shopper job

Suspects will send you a check

Suspects will ask that you go to, say Walmart

They asked that you test how the cashier performs ringing up a **“GREEN DOT CARD”**

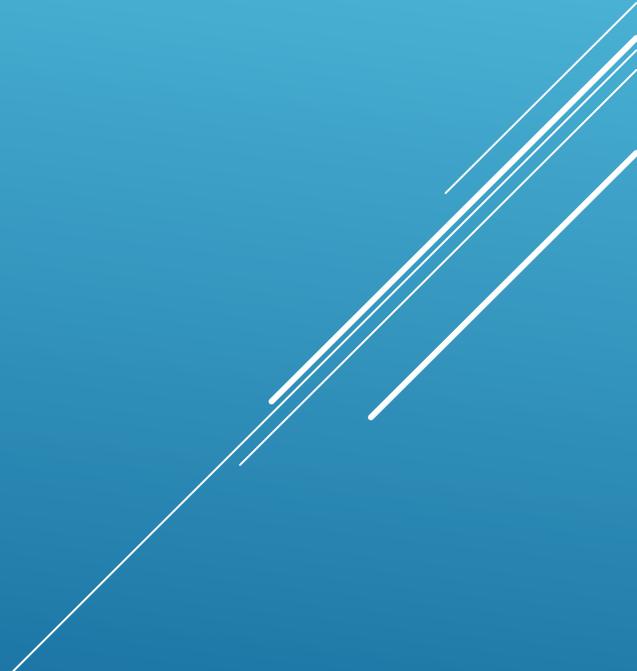
To confirm to your employer you performed the task they will ask you to read the number off the back of the card

This is their Golden Ticket as this is the same as cash

Suspects are not in the country

# ▶ Online Dating Scams

WHAT IS IT AND HOW DOES IT WORK

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**Millions of Americans visit online dating websites every year hoping to find a companion or even a soul mate.**

**Criminals stroll social media sites and chat rooms in search of romantic victims.**

**Usually claim to be Americans traveling or working abroad. In reality, they often live overseas.**

**While their most common targets are women over 50 who are divorced, widowed, and/or disabled, but every age group are at risk.**

## **Here's how the scam usually works.**

**You're contacted online by someone who appears interested in you.**

**He or she may have a profile you can read or a picture that is e-mailed to you.**

**For weeks, even months, you may chat back and forth with one another, forming a connection. You may even be sent flowers or other gifts.**

**But ultimately, it's going to happen—your new-found “friend” is going to ask you for money**

**So you send money...but rest assured the requests won't stop there.**

**There will be more hardships that only you can help alleviate with your financial gifts.**

**He may also send you checks to cash since he's out of the country and can't cash them himself, or he may ask you to forward him a package.**

**He or she will ask you to send it to them mostly by way of Western Union. Today you never need to leave your home to wire by way of Western Union.**

## **So what really happened?**

**You were targeted by criminals, probably based on personal information you uploaded on dating or social media sites.**

**The pictures you were sent were most likely phony lifted from other websites.**

**The profiles were fake as well, carefully crafted to match your interests.**

**In addition to losing your money to someone who had no intention of ever visiting you.**

**You may also have unknowingly taken part in a money laundering scheme by cashing phony checks and sending the money overseas and by shipping stolen merchandise**

**The forwarded package scam is where they ask you buy them something with the worthless check they sent you say a computer for example.**

## Recognizing an Online Dating Scam

Your online “date” may only be interested in your money if he or she:

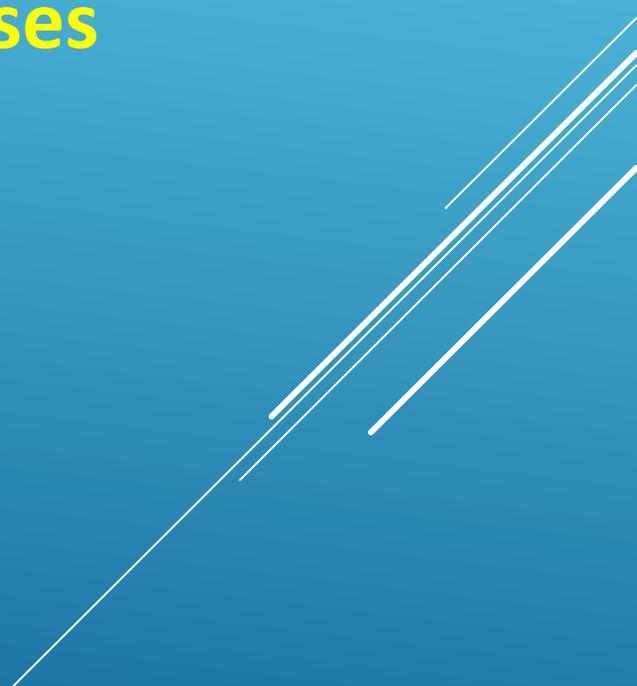
- Presses you to leave the dating website you met through and to communicate using personal e-mail or instant messaging;
- Professes instant feelings of love;
- Claims to be from the U.S. and is traveling or working overseas;
- Makes plans to visit you but is then unable to do so because of a tragic event; or
- Asks for money for a variety of reasons

**Do not send money through any wire transfer service to someone you met online. The chances of recovering your money are very slim.**

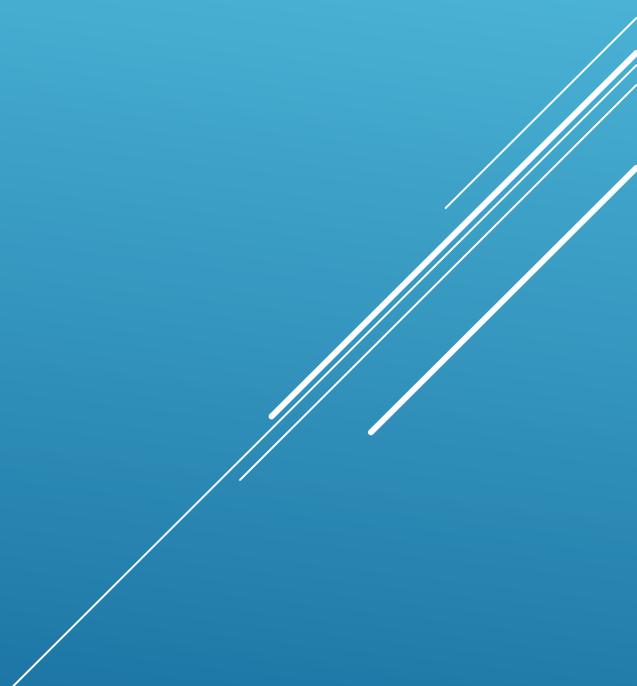
One way to steer clear of these criminals altogether is to stick to online dating websites with nationally known reputations.

Finally, the FBI advises not to send money through any wire transfer service to someone you met online. The chances of recovering your money are very slim. If you believe you are the victim of an online dating scam or any Internet facilitated crime, please file a report at [www.ic3.gov](http://www.ic3.gov)

# True Life Stories of Victims and their losses



- 1. The customer who would not take “NO” for an answer**
- 2. The customer who lost their government job**
- 3. The customer who thought her granddaughter was in trouble overseas**
- 4. The customer who lost everything to a love connection**
- 5. Last but not least the story of the convicts and Mrs. Smith**



- The average amount lost by alleged victims was approximately \$2,000, with a median figure of about \$500. In total,

- During 2015, there were more than 2.58 million complaints (excluding do-not-call complaints), representing a 16% increase over 2014

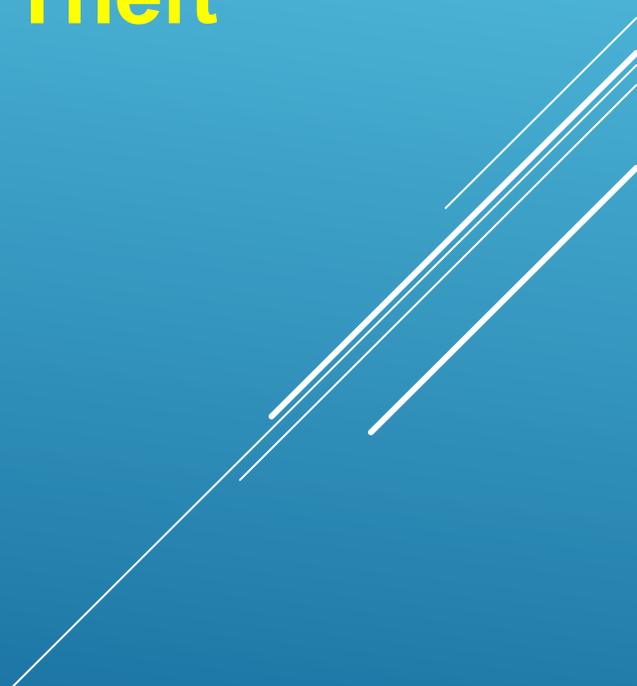
- For 2016 that will look to be 30%. The reason for the increase in these types of fraud is:

- The Baby Boomer age has matured

• While it is commonly assumed that seniors and the elderly might be more susceptible and therefore targeted, victims' ages were fairly uniform across all cohorts, with those in their 20s representing 18% of complaints and those in their 60s representing 13% of complaints.

• Those over 70 represented just 7% of complaints, but these are self-reported figures and the number for seniors may reflect a lack of reporting to government, and not necessarily a diminished rate of fraud.

# What To Do If You Fall Victim To Identity Theft



**If you discover you're the victim of identity theft, you need to act immediately. Here's what you need to do to protect yourself.**

**If you're the victim of identity theft and want to find out what you need to do, you've come to the right place.**

**Repairing your identity can be a long and baffling process.**

**It's critical to record all actions and conversations that occurred.**

**As soon as you're aware that your identity has been stolen or used by someone other than yourself, there are a number of fundamental steps you should take.**

## **Equifax**

P.O. Box 740241

Atlanta, GA 30374-0241

To order your report: 1-800-685-1111

To report fraud: 1-800-525-6285

TDD: 800-255-0056

## **TransUnion**

Fraud Victim Assistance

P.O. Box 6790

Fullerton, CA 92634-6790

Email: [fvad@transunion.com](mailto:fvad@transunion.com)

To order your report: 1-800-888-4213

To report fraud: 1-800-680-7289

TDD: 877-553-7803

## **Experian**

P.O. Box 9532

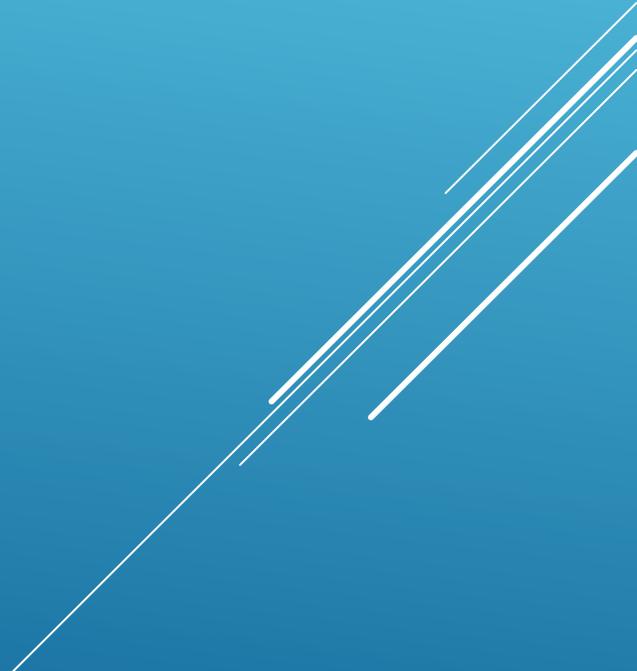
Allen, TX 75013

To order your report: 1-888-EXPERIAN (397-3742)

To report fraud: 1-888-EXPERIAN (397-3742)

TDD: 800-972-0322

## **Inform local law enforcement about your identity theft event.**

- **File a report with your local police department or sheriff's office.**
  - **Provide as many records as possible, including copies of debt collection letters, credit reports, and your notarized ID Theft Affidavit when you file the report.**
  - **Before they eliminate the debts incurred by the identity thief, some creditors may request a copy of the police report.**
  - **So be sure to get a copy from your local law enforcement agency once it's been completed.**
- 

**File a complaint with the FTC's Identity Theft Clearinghouse.**

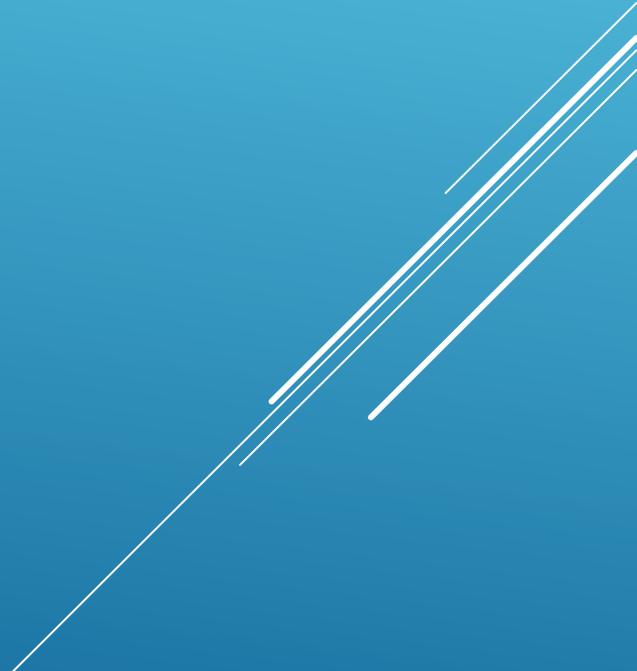
You can either call their toll-free hotline at

**1-877-IDTHEFT**

or **complete an online complaint form.**

*ANY QUESTIONS OR COMMENTS?*

**Thank you!**

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