

## Common Scams

Click the links or call the Yolo County District Attorney's Office fraud hotline at **1-855-496-5632** for more information on any of the following scams.

<p><b>Coronavirus and Other Fake Cures Scams</b> – Scammers may try to sell you vaccines, cures, treatments, supplements, personal protective equipment, or preventative medicine.</p> <p>Talk to your doctor before purchasing anything medicinal, and make any purchases through well-known retailers.</p> <p><a href="https://www.aarp.org/money/scams-fraud/info-2020/coronavirus.html">https://www.aarp.org/money/scams-fraud/info-2020/coronavirus.html</a></p>	<p><b>Government Imposter Scams</b> – Scammers often impersonate government agencies like SSA, IRS, ICE, immigration, law enforcement, state lottery, etc.</p> <p>Most of these agencies will not call you, and if they do, they will not threaten you or demand money.</p> <p><a href="https://www.consumer.ftc.gov/articles/0048-government-imposter-scams">https://www.consumer.ftc.gov/articles/0048-government-imposter-scams</a></p>
<p><b>Grandparent Scam</b> – Also known as a family emergency scam, a scammer calls pretending to be a member of your family in trouble and in need of money. Common examples are in the hospital, arrested, or stuck in another country.</p> <p><a href="https://www.consumer.ftc.gov/articles/0204-family-emergency-scams">https://www.consumer.ftc.gov/articles/0204-family-emergency-scams</a></p>	<p><b>Romance or Friendship Scam</b> – These scammers try to establish a relationship with you through social media, email, text messages, phone, dating websites, or even in person.</p> <p>Once a relationship is formed, the scammer will ask for money (e.g. for an emergency, to support their family, or for travel). These scams can last years, and the scammer may even move in with or marry their target.</p> <p>Don't give money or personal information to someone you haven't met in person, or someone you recently met. If someone you just met asks you for money, get a second opinion on that person from someone you trust.</p> <p><a href="https://www.consumer.ftc.gov/articles/what-you-need-know-about-romance-scams">https://www.consumer.ftc.gov/articles/what-you-need-know-about-romance-scams</a></p>
<p><b>Tech Support Scam</b> - Tech support scammers try to convince their targets that they have a serious problem with their computer, like a virus.</p> <p>They can create a pop up that looks like an alert, pretend to call from a legitimate company, or just place an ad online. Do not trust ads for tech support or software. Ask for a recommendation from someone you trust, or seek services from a well-reviewed business with a storefront.</p> <p><a href="https://www.consumer.ftc.gov/articles/how-spot-avoid-and-report-tech-support-scams">https://www.consumer.ftc.gov/articles/how-spot-avoid-and-report-tech-support-scams</a></p>	<p><b>Fake Check Scam</b> - A scammer asks you to deposit a check that will clear, but later turns out to be fake. Common examples are sweepstakes, a scammer making a purchase from your business, or a request that you use the check to purchase gift cards or wire money to another person.</p> <p>The scammer benefits by asking you to send money back to them. Common examples are taxes, fees, a partial refund for an overpayment, shipping, etc. Ignore sweepstakes that ask you to pay for a prize, and never send money "back" to a stranger.</p> <p><a href="https://www.consumer.ftc.gov/articles/how-spot-avoid-and-report-fake-check-scams">https://www.consumer.ftc.gov/articles/how-spot-avoid-and-report-fake-check-scams</a></p>

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<p><b>Extortion Scam</b> – A scammer may blackmail you with threats of exposing embarrassing information.</p> <p>They may say they’ve hacked into your computer or webcam and provide a password to prove that they have your information. They won’t be able to do what they’re threatening, but this is a sign that you need to change your exposed password.</p> <p><a href="https://www.consumer.ftc.gov/blog/2020/04/scam-emails-demand-bitcoin-threaten-blackmail">https://www.consumer.ftc.gov/blog/2020/04/scam-emails-demand-bitcoin-threaten-blackmail</a></p>	<p><b>Sales and Free Trial Scams</b> – Especially when online shopping, many companies will offer incredible deals on products, and then send you a knock off of what you ordered, or nothing at all. They may also ask you to pay upfront fees for items that will never come.</p> <p><a href="https://www.consumer.ftc.gov/articles/0020-shopping-online">https://www.consumer.ftc.gov/articles/0020-shopping-online</a></p> <p>Also be wary of free trials. They may be difficult to cancel or include small print with additional costs.</p> <p><a href="https://www.consumer.ftc.gov/articles/0101-free-trial-offers">https://www.consumer.ftc.gov/articles/0101-free-trial-offers</a></p>
<p><b>Durable Medical Equipment Fraud</b> – These scammers will offer you free medical equipment if you give them your Medicare number.</p> <p>You likely won’t get the item you ordered, and the scammer can now bill Medicare for other items in your name. Only give your doctor your Medicare number.</p> <p><a href="https://www.smpresource.org/Content/Medicare-Fraud/Fraud-Schemes/Durable-Medical-Equipment-Fraud.aspx">https://www.smpresource.org/Content/Medicare-Fraud/Fraud-Schemes/Durable-Medical-Equipment-Fraud.aspx</a></p>	<p><b>Home Improvement Scam</b> – Unlicensed contractors can offer home improvement for low costs. However, they take money you pay upfront and do nothing, or damage your home and demand more money to fix it.</p> <p><a href="https://www.aarp.org/money/scams-fraud/info-2019/home-improvement.html">https://www.aarp.org/money/scams-fraud/info-2019/home-improvement.html</a></p>
<p><b>Job Scams and Pyramid Schemes</b> – Fake job offers and pyramid schemes will ask you to pay money for fees, equipment, training, or the products you’re selling. No legitimate jobs will ask for you to pay upfront.</p> <p><a href="https://www.consumer.ftc.gov/blog/2020/04/looking-work-after-coronavirus-layoffs">https://www.consumer.ftc.gov/blog/2020/04/looking-work-after-coronavirus-layoffs</a></p> <p><a href="https://www.consumer.ftc.gov/articles/0065-multi-level-marketing-businesses-and-pyramid-schemes">https://www.consumer.ftc.gov/articles/0065-multi-level-marketing-businesses-and-pyramid-schemes</a></p>	<p><b>Recovery Scam</b> – After you’ve been scammed, recovery scammers reach out to you to offer a refund or legal assistance – for a fee.</p> <p><a href="https://www.consumer.ftc.gov/articles/0102-refund-and-recovery-scams">https://www.consumer.ftc.gov/articles/0102-refund-and-recovery-scams</a></p>

## Prevent Scams

**Don't answer unknown calls, texts, or emails.** Only answer calls from numbers recorded in your contacts. Don't trust caller ID, local numbers, or email addresses that look like someone you know. Scammers can make it look like they're contacting you from anywhere – even your own number! If you're not sure, let the caller leave a message, and verify who's contacting you before responding.

**Guard your money and personal information.** Be cautious giving out your financial or personal information. Scammers can try to get your information through legitimate looking websites and advertisements.

**Get a second opinion.** If you get a call, text, letter, or email asking for your personal information or money, talk to someone before acting. You can always call the Yolo County District Attorney's Office fraud hotline to ask if the person you're speaking with is legitimate.

**Verify who you're speaking to.** Make sure the person you're talking to is who they say they are, and that what they're doing is legitimate. If you would like help with any of the following steps, please reach out to the Yolo County District Attorney's Office fraud hotline.

1. Get the caller's name and the name of the agency they work for. Then use a search engine to look up the agency with the keyword "scam" to see if other people have written about being scammed.
2. You can also find companies through the Better Business Bureau or other review sites and see if other people have had bad experiences working with them.
3. If the company or organization seems safe so far, look up their phone number online and call to verify you're talking to an actual representative.

**Pay with a credit card.** Credit cards have more fraud protection than other payment methods. Never buy gift cards, wire money, mail cash, or use payment apps like Venmo or Zelle to pay someone you don't know.

## Signs of a Scam

An **unsolicited** or **unexpected** call, email, or text. Most legitimate agencies won't reach out to you unless you are contacting them first.

Scammers may **promise** you something too good to be true. Or they may threaten that something bad will happen to you, someone you care about, or even themselves if you don't do what they say.

Scammers may say that you need to **act quickly**, or that **the call won't take long**. They will likely **keep you on the phone** until you've done what they asked. They'll often **keep contacting you** until you stop responding.

Scammers will ask you to pay in ways that won't let you get your money back. **Never buy gift cards, wire money, mail cash, or use payment apps like Venmo or Zelle to pay someone you don't know.** Credit cards have the most fraud protection.

Scammers may tell you to keep their call secret. They may come up with **strategies to hide what you're doing** from bankers or cashiers.

Sometimes **something just feels off**. The name of the organization a scammer uses might sound not quite right. A scammer might not respond to questions or friendly conversation. The story they tell you may seem unlikely.

**Listen to your instincts!**

*This reference sheet was compiled by the Yolo County District Attorney's Office Elder Protection Unit June 2020.*

## **Recover from Scams**

If you need help with any of the following steps, please call the Yolo County District Attorney's Office fraud hotline.

1. Report the scam to any involved financial institutions as quickly as possible – your bank, credit card company, payment app company, gift card vendor, money transfer company, etc. You may be able to recover some of your money if you act quickly.
2. Report the crime to law enforcement. If your local law enforcement agency is unable to investigate, call the Yolo County District Attorney's Office Fraud Hotline to find out if another agency can help. Phone and internet scams are often reported to federal agencies. These agencies don't investigate individual cases but look for patterns in reports they have received.
3. Report the scam to all three major credit bureaus if the scammer has any of your personal information.
  - You can request a fraud alert be placed on your credit file with one agency and they will notify the other two. A fraud alert means that a business must verify your identity before extending new credit.
  - You can also request that your credit be frozen. This means that access to your credit report will be restricted, and no new lines of credit can be opened without you lifting the freeze (you will be able to restore the freeze after it is lifted). Agencies will still be able to do a credit check, since that doesn't require a credit report.

If you need help or have any questions about these scams or any type of fraud, please call the Yolo County District Attorney's Office Fraud Hotline at **1-855-496-5632** for assistance.

