

A Safer Naper: Scam Awareness

This month, the Naperville Police Department aims to make our community “A Safer Naper” by educating residents about common scams. The warning signs that can help identify a scam, and how to protect themselves from becoming unsuspecting victims.

The Federal Trade Commission received more than 2.1 million fraud reports from consumers in 2020, with imposter scams remaining the most common type of fraud reported to the agency. While internet services; prizes, sweepstakes, and lotteries; and telephone and mobile services were also in the top five fraud categories.

Consumers reported losing more than \$3.3 billion to fraud in 2020, up from \$1.8 billion in 2019.

Scammers are always changing their tactics and looking for new victims. However, while scams can take many forms, here are some warning signs and tips on how to protect yourself.

Warning Signs & What You Should Do/Not Do

- **Someone promises you a job – if you pay them.** Never pay anyone who promises to get you a job, or a certificate that will get you a job.
- **Someone calls saying they are from a government agency and threaten you and demand money.** The government doesn't call to ask for money nor do they take prepaid cards for payment.
- **You get a call or email saying you won the lottery or a raffle that you never bought a ticket for.** Except there's a fee? Never pay for a prize.
- **A caller offers to help you get back some money you lost.** No government agency or legitimate business will call and demand money to help you get money back.
- **You get a check from someone who asked you to give them part of the money back.** Never give someone money in return for a check. Fake checks can look real and fool the bank. You'll have to pay back all the money.
- **A caller tells you that there is a virus on your computer and instruct you to allow them remote access.** Don't respond to phone calls about your computer asking for remote access – hang up.
- **You get an email, text, or call asking to verify your credit card, bank account, or Social Security number.** Never give that information to anyone who contacts you and asks for it.
- **Someone says you can “ONLY” pay by wiring money, putting money on a gift card or loading money on a cash reload card?** No legitimate company or government agency is going to direct you to pay in this form.

Just remember the saying ... If it sounds too good to be true, it probably is.

FTC's Four Signs It's a Scam:

1. Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government, like the Social Security Administration, the IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, a financial institution, or even a charity asking for donations.

2. Scammers say there's a PROBLEM or a PRIZE.

They might say you're in trouble with the government. Or you owe money. Or someone in your family had an emergency. Or that there's a virus on your computer. Some scammers say there's a problem with one of your accounts and that you need to verify some information. Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.

3. Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story. They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

4. Scammers tell you to PAY in a specific way.

They often insist that you pay by sending money through a money transfer company or by putting money on a gift card and then giving them the number on the back. Some will send you a check (that will later turn out to be fake), tell you to deposit it, and then send them money.

Source: [Federal Trade Commission](#)

What You Can Do to Avoid a Scam

Block unwanted calls and text messages. Take steps to block unwanted calls and to filter unwanted text messages.

Don't give your personal or financial information in response to a request that you didn't expect. Legitimate organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.

Resist the pressure to act immediately. Legitimate businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

Know how scammers tell you to pay. Never pay someone who insists you pay with a gift card or by using a money transfer service. And never deposit a check and send money back to someone.

Stop and talk to someone you trust. Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

Common Scams

Familiarize yourself with some of the more common scams that have been reported in our area:

<http://www.naperville.il.us/fraudscam>.

CALLOUT BOX:

Fraud & Scams Presentations

The Naperville Police Department is hosting three fraud and scam presentations as part of this month's A Safer Naper campaign. Learn more about fraud, common scams, and how to protect yourself. Time will be available for questions and answers, too!

- **Monday, Feb. 28** from 6:30 to 7:30 p.m. at the Naperville Municipal Center, 400 S. Eagle St.
- **Tuesday, March 1** from 10:30 to 11:30 a.m. at the 95th Street Library, 3015 Cedar Glade Dr.

- **Tuesday, March 1** from 6:30 to 7:30 p.m. at the 95th Street Library, 3015 Cedar Glade Dr.