



FIVE WARNING SIGNS OF A SCAM

by Texas Attorney General Greg Abbott

TEXANS WHO KNOW THEIR NEIGHBORS and are active in their communities help protect our state and prevent crime. From neighborhood watch volunteers to residents reporting suspicious conduct to authorities, vigilant citizens help prevent crime every day. As we kick off National Crime Prevention Month, Texans can help support community crime prevention efforts by learning to recognize and thwart five familiar criminal schemes.

Among the most common avenues used to defraud unsuspecting Texans involves unsolicited telephone calls or spam e-mails. As technology evolves and online communication expands, it is becoming more difficult to identify whether a solicitation is from a legitimate source. Con artists often make up very reasonable-sounding and persuasive stories, or they may pretend to be government officials or other helpful professionals.

When callers or e-mailers claim to represent a trusted company or pitch an interesting offer, Texans should hang up and call the company directly using a number that appears in the local telephone directory. This simple precaution ensures that consumers are talking to an actual company representative.

Efforts to collect Texans' personal information should always signal a red flag. Every Texan should safeguard their

personal information, including bank account numbers and Social Security numbers. Consumers should never disclose sensitive information over the telephone or through e-mail unless they have independently verified who is asking for it and how that person or organization will use the information. Texans also should remember to shred or otherwise properly discard financial statements and other sensitive documents to protect themselves from identity theft.

The third warning sign of a scam is one which cannot be repeated often enough: As tempting as it sounds, Texans can rest assured they did NOT win the Spanish lottery, the Canadian lottery or any other foreign lottery. Sweepstakes and lottery scams continue to snare victims, particularly senior Texans. These offers are merely bait – dangled to hook unsuspecting victims. Texans who receive these solicitations should stop, delete the e-mails, throw away the letters and hang up the telephone.

Texans also should be skeptical of demands for up front, cash payments in exchange for a loan or prize. Under Texas law, it is illegal to require payment before funding a loan or paying out a sweepstakes prize. Texans should immediately back off if told to pay "fees and taxes" up front or verify banking information to claim a prize. Once

the money is paid or the bank account is compromised, the criminals will disappear with the victim's hard-earned money. The promise of a large sum of money tomorrow should not trump good sense today.

Finally, Texans who are considering wiring money overseas in order to claim a prize, a loan, an inheritance or any other large sum of money should immediately STOP – and protect their savings. Con artists often use phony cashier's checks and wire transfers to avoid felony mail fraud charges. The counterfeit checks are very good – so good, in fact, that even banks have been fooled. Convinced that they've received their prize, victims often let down their guard and wire money to cover non-existent fees and taxes. The cashier's check turns out to be worthless, and the victim's money is gone.

Whether they use e-mail, telephone calls, or even face-to-face visits, con artists dangle baited hooks in front of honest Texans every day of the week. By recognizing the warning signs of a scam and sharing these tips with family and neighbors, Texans can help strengthen their communities and stop thieves in their tracks.

For more information about National Crime Prevention Month, visit the National Crime Prevention Council online at www.ncpc.org.

POINTS TO REMEMBER



NATIONAL CRIME PREVENTION MONTH

Five warning signs of a scam:

- Telephone, e-mail or door-to-door solicitations from strangers
- Attempts to collect personal information, such as Social Security and bank account numbers
- Sweepstakes, lottery and other unexpected prize offers
- Demands for up-front cash payments
- Requests to wire money overseas or to deposit a cashier's check

Texans may report a scam by calling the Office of the Attorney General at (800) 252-8011 or filing a complaint online at www.texasattorneygeneral.gov.



ATTORNEY GENERAL OF TEXAS
GREG ABBOTT