

Bethalto Police Department Warns Residents Of Scams

by Chris Rhodes, Reporter
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BETHALTO - Bethalto Police Department took a couple of scam/fraud reports this week and wanted to warn the public.

“I wanted to take a few minutes to pass on some information related to avoiding being the victim of a scam, as it is heartbreaking for me to see people lose their hard-earned money to heartless thieves. I hope you find it of interest and ask for you to share it with your family members, especially seniors,” Dixon said.

“In the last decade or so there has been a significant rise in financial scams in our region and the nation. The offenders are often hundreds, if not thousands of miles away, and utilize techniques of obtaining your money which virtually eliminates law enforcement's chances of ever apprehending them. These heartless criminals will appear friendly and kind as they take your last penny, without feeling one ounce of remorse. The best we can do as a society is to educate ourselves, and our family members, especially the elderly, on what to avoid, so that we never become victims. There are dozens of different scams and techniques these subjects use so I can't possibly cover them all but I'd like to cover some of the common ones I've seen and similarities in each so that if you encounter them you'll know you're being scammed.”

Dixon continued: "Keep in mind that the scammers are very talented and convincing as they do this for a living. You may think that you would never fall for one of these scams, but I have seen some very intelligent people, young and old become victims of different forms of the following scams.

"I have personally seen local victims lose hundreds of thousands of dollars to these scams, with offenders who could not be identified. Remember that in 99.9 percent of these cases once you send the money to a scammer it is gone, and you are not going to get it back, so be cautious and skeptical of strangers asking for money or personal identifiers."

Some of the Common Scams

1. If you receive a call from a person saying they are a Police Officer, IRS Tax Agent, FBI Agent, State Trooper, County Assessor, Sheriff's Deputy etc. who tells you they need money from you for any reason be very cautious. These callers may say your son or grandson is in jail and needs bond, or you have a warrant and need to pay a fine to avoid being arrested, or you are behind on your property taxes and to avoid liens you must pay a fee. Most of these scammers will ask you to obtain a green dot card, prepaid credit card, or Walmart/Target/Walgreens/CVS/Amazon gift card to pay them and avoid problems. As soon as you are asked for one of these forms of payment for anything by someone you don't know, recognize you're likely being scammed. Get a call back number for the subject and call your local police department before you ever send someone the codes/numbers from a green dot card, prepaid credit card, or gift card. Seniors are often targeted in this scam with the caller saying "Grandma" or "Grandpa", whichever applies when the call is answered. The victim will typically reply by saying one of their grandchildren's names, which the scammer will now assume, to make the victim believe it is truly their grandchild. The scammer will ask the victim not to call his/her parents and to just pay his bond. A second scammer will then come on the line identifying himself as Sgt. Smith of the ABC Police Department, who will direct the victim on how to pay the bond with a prepaid credit/gift card. The scammer often keeps the person on the phone while they respond to a local business to buy the cards.

2. "If you receive a check in the mail for any reason, whether it be for something you have for sale on Facebook, Craigslist, Letgo, or Offerup etc., and it's for more money than what you wanted for the item someone is trying to scam you. The scammer has sent you a forged / counterfeit check and will tell you to cash it and send him back the excess payment, keeping some for yourself. Days later your bank is going to tell you that the check was forged/counterfeit and that they want their money.

3. "If you receive a call from anyone who tells you that you've been the victim of Identity theft / Fraud and they represent your bank, your credit card company, or a credit bureau and they ask you for your social security number or bank account numbers you are about to be scammed. Don't give your social security, banking, or credit card numbers to anyone WHO CALLS YOU. If they know you have been a victim of a fraud or identity theft, they should already know your banking or social security numbers. They may say something like I'm just confirming that I'm talking to the right person and need you to validate the numbers, don't fall for that. Hang up and call your banking institution, a credit bureau, or your local police for advice.

4. "If you get an email, pop up, or alert on your computer that you have been hacked, have a virus or need updates be very cautious in responding as these are often scammers wanting access to your computer and account information. If you do respond to an email, pop up, or notice received via your computer and end up talking with someone do not give the person you're talking to your passwords, access to your computer, banking

information or any personal information such as your date of birth or social security number. These scammers also use the green dot, prepaid credit card, or gift card scam as well to get money from you to fix alleged problems or use the access to your computer to get your banking information and drain your accounts.

5. "If you get the call that you have won the lottery, publishers clearing house grand prize, a new car, a new home, a trip to Australia, or anything else my advice is to hang up because you're about to be scammed. All these scammers have one thing in common, which is you must pay taxes, claim fees, or processing cost to get your grand prize, don't fall for it. They are going to ask you to send them money to claim the prize or pay the taxes and you're never going to receive a prize, just disappointment, and financial losses. Some of these scammers are so bold that if you pay once they'll call back the next day or later the same day saying there was a problem with the processing of the prize and additional fees are needed, hoping you'll send them more money. If you get one of these calls remember what your parents told you early in life, "If it sounds too good to be true is likely is."

Dixon closed by saying: "Most important takeaway. If you are asked to go get a green dot card, prepaid credit card, gift card, give a caller your social security number, banking information, credit card numbers, computer access you should assume you're being scammed, no matter how believable the story is that the caller has. If you receive an unexpected check from a stranger in the mail tear it up and throw it away. If you get a check for an item, which is for more than what you're asking for your being scammed don't cash it or send the person your item."