Telephone Scams

(From the Walnut Creek, CA Police Department)

- There are constantly new scams and twists to try and put pressure on you and catch you (and your money) off guard - if it sounds fishy, it probably is. But how do you protect yourself from scammers?
- Hang up the phone or don't answer calls from unknown numbers.
- Verify whom it is you are talking to by hanging up, looking up the phone number yourself by doing an independent internet search for that business and calling that agency or person directly.
- Never give your personal information to anyone over the phone - including your full name, date of birth, driver's license number, Social Security Number, debit and/or credit card numbers, and bank account numbers.

Law Enforcement Scams: Whether it's the local police, FBI, or DEA - warrant scams are designed to make you panic and give up personal information over the phone. The scammer will say something like: "you've missed jury duty or you have unpaid parking citations", and attempt to get payment information from you. However, law enforcement does not demand money over the phone - EVER. Sometimes scammers obtain the names of real officers from the internet or newspapers and use those names to seem legitimate, but there is no reason for a law enforcement agency to ask you to wire money, drop off cash, or load a rechargeable money card.

"Can you hear me?" - This scam is successful for criminals because of how innocent it appears. The idea is to ask the victim a simple question so they respond with, "Yes." The scammer records your response and uses it to authorize changes on credit cards, bills, and more.

Faux Family Member - If you get a call from a family member saying they're in jail or in the hospital and they need you to send money to help them out - hang up and call or text that relative. Chances are they will answer your call or text, be perfectly fine and safe, and have no idea someone called you posing as them.

Lottery Scams: You may receive an email saying you've won the Jamaican (or some other country) lottery. Getting a call from a foreign country saying you've won the lottery sounds implausible, but when the caller asks for your credit card information or for you to wire money for you to receive a larger amount from them in return - you can guarantee it is implausible.

IRS Scams: A popular and successful scam since people are terrified of having to deal with the IRS. Robo-callers will call and/or leave you a message saying you owe back taxes, they may even know the last four digits of your social security card (which is easy enough to obtain on the internet). But know this, the IRS will <u>never</u> request payment over the phone, and they typically communicate by mail.

Fake Charities: If you get a call from someone saying they are associated with a particular charity and they are asking for money, do not do it over the phone. Make these donations in person after doing research to verify it is a legitimate charity and doing an independent internet search to verify who actually works there. There are several scams out there that pretend they are working on behalf of a police or fire department, or are associated with a medical research group.

There are constantly new scams and twists to try and put pressure on you and catch you

(and your money) off guard - if it sounds fishy, it probably is. But how do you protect yourself from scammers?

Neither the Walnut Creek Police Department, nor the IRS, nor any other law enforcement agency will demand money or threaten to arrest you if you don't pay them. Hang up the phone or don't answer calls from unknown numbers. Verify whom it is you are talking to by hanging up, looking up the phone number yourself by doing an independent internet search for that business and calling that agency or person directly.

Never give your personal information to anyone over the phone - including your full name, date of birth, driver's license number, Social Security Number, debit and/or credit card numbers, and bank account numbers.