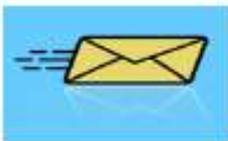


# GREEN RIVER POLICE DEPARTMENT



## FRAUD AND SCAMS



NOVEMBER 2011

## TYPES OF FRAUD

**RELATIONSHIP** - Suspect forms a relationship with the victim through an on-line dating service and then convinces the victim to send money

**GRANDPARENT/EMERGENCY** - Suspect calls claiming to be a grandchild or a lawyer for a grandchild in trouble asking the victim to send money immediately through Western Union or MoneyGram. The caller may also claim to be a lawyer representing the grandchild

**OVERPAYMENT** - Suspect offers to purchase an item sold through a classified ad or online auction. Suspect pays more than the asking price with a cashier's check or money order and asks for the balance to be sent back. The original payment is later found to be counterfeit

**MYSTERY SHOPPING/  
EMPLOYMENT** - Being enticed by a seemingly great work from home job offer, the victim is asked to pay a fee, ship merchandise bought or send money from a cashed check or money order

**PAYDAY LOAN** - Shortly after applying for or checking into on-line payday loans you begin receiving aggressive demanding collection calls. Callers usually have foreign accents

**LOTTERY/PRIZE/INHERITANCE** - If you are offered winnings or an inheritance from another country, it is fraud

## WHAT TO DO

- Keep in mind wiring money is like sending cash: once it's gone you can't get it back
- Read your bills and monthly statements regularly
- In the wake of a natural disaster or other crisis, give to established charities
- There's no such thing as a sure thing and if it sounds too good to be true, it probably is
- Check your credit annually at [www.annualcreditreport.com](http://www.annualcreditreport.com). Other credit report sites may have hidden fees
- Verify calls from anyone claiming to be a relative before sending money
- Phone numbers appearing to be from the United States may actually be from overseas
- Verify requests for information from businesses by going directly to the business web site or calling the business yourself
- Report fraud when it happens
- Use anti virus software on your computer and keep it up to date

## WHAT NOT TO DO

- **NEVER** send money to someone you don't know
- **NEVER** respond to messages that ask for personal or financial information whether from an email, phone call, text message or an ad
- **NEVER** become involved in foreign lotteries
- **NEVER** use simple passwords for web sites that handle financial transactions
- **NEVER** agree to deposit a check or money order from someone you don't know and wire money back, no matter how convincing the story
- **NEVER** shop for a payday loan on the internet
- **NEVER** use links or phone number provided by someone else when they contact you to verify their claims.
- **NEVER** use banking apps that are not published by your bank or credit union
- **NEVER** ignore your instinct when something does not feel right

# BE AWARE

## How to spot an Imposter

- They want you to wire money
- They want you to pay to collect your winnings
- They claim to be with a government agency
- They claim to be someone you care about
- They want you to act now
- They are claiming you are behind on a loan you just received or never applied for

# RESOURCES

## Reporting

### **Green River Police Department**

50 E. 2nd N.

Green River, WY 82935

(307)872-0555

### **National White Collar Crime Center / FBI**

[www.IC3.gov](http://www.IC3.gov)

## Additional Information

### **Federal Trade Commission**

[www.FTC.gov](http://www.FTC.gov)

### **OnGuardOnline**

[www.onguardonline.gov](http://www.onguardonline.gov)

### **Better Business Bureau**

[www.bbb.org/us/](http://www.bbb.org/us/)

### **Looks Too Good To Be True**

[www.lookstoogoodtobetrue.com](http://www.lookstoogoodtobetrue.com)