



Santa Rosa County Sheriff's Office
Crime Prevention Unit

CRIME PREVENTION SAFETY TIP
COMMON CONS YOU SHOULD AVOID

Grandparents Scheme:

Con artists search social media, ancestry websites and obituaries to target grandparents. They pass themselves off as a grandchild in need of money, due to an emergency/accident or have been arrested or hospitalized etc. They will request the money be sent by Western Union (wire transfer). If this happens to you, contact your real grandchild immediately and make sure it's not a con instead of them. Grandparents of college aged children are the most frequent targets. The losses exceed \$110 million a year through this scam.

Home Repair Scheme:

Unlicensed, unscrupulous and unexpected contractors may suddenly show up at your door stating you need roof repair work that they have noticed. They will ask for money upfront and once it's given to them you may never hear from them again. They might also do repair work, but it is shoddy or they may charge outrageous prices. Whatever the case, don't be fooled by these con artists. Get a second opinion and always make sure they are licensed if you do have someone work on your roof.

Charity Scams:

Don't open your heart or wallet to charity scammers that feign aid for veterans, needy or sick children or victims of a recent disaster. Be aware that most over-the-transom email solicitations for donations are fraudulent. Contact the BBB for a list of legitimate charities, before you donate. Find out what percentage of your money actually goes to the charity versus administration fees, etc.

Health Care Cons:

Cons will use the promise of free medical care, the threat of losing Medicare coverage, or free medical supplies to victimize you. They will commit medical Identity Theft and you will find yourself a victim of financial fraud. Many seniors are targeted because of Medicare benefits. In view of the confusion on the Affordable Care Act, health care

scams may reach epidemic proportions in 2014. Don't give out your personal data to anyone unless you know who they are. Research the new health care laws and consult the BBB to protect yourself from medical fraud.

Gift Cards Scam:

Be sure that a gift card that you purchase hasn't had the card's packaging tampered with and that any peel-off sticker over a code is firmly in place. Be sure to get a receipt from the recipient. Often times, stolen cards are scanned by a magnetic reader, which can cause other cards in the same set to be useless.

Veterans Scam:

Active duty personnel are often scammed in terms of their paychecks while veterans are scammed for their benefits and any nest egg they have. Scammers will try to capitalize on patriotism or military service which can cause sky-high interest rates or hidden fees. Veterans are encouraged to stay away from promises of lump-sum cash advances or settlements in exchange for their future pension payments.

Tax Scam:

Beware of unsolicited offers and invitations that steer you into high-commission investment products (free lunch seminars). When you see the words "risk-free," "guaranteed," or "secret" these are clues that they may involve a scam. Visit FINRA's BrokerCheck at www.finra.org/Investors/toolsCalculator/BrokerCheck to be sure you are dealing with a legitimate investment advisor.

Caller ID: Real or Fake

Scammers all seek your personal or financial information. Robocalls are often used. The numbers displayed on your caller ID are often fake. Some robocalls are legal and some are not. A commercial pitch is illegal unless you have given permission in writing. When these kinds of calls come in, your caller ID usually displays "spoofed" numbers, fakes or those stolen from legitimate organizations or citizens – or just say unknown. Spoofed numbers can be used per robocall campaign and telemarketing scripts are shared as well. Scammers don't know who owns the different numbers, whether they are on the registry or even if the numbers are actually in operation. If you "press any key" as instructed, to opt out or to be transferred to someone, you are logging your number as working. You will be ripe for future calls. Hang up without pressing any key. To block robocall numbers call your phone company provider. Numbers displayed on caller IDs are changed frequently, so think twice before paying for this protection. File complaints at ftc.gov/complaint or call 888-382-1222, which is toll free.

