

Examples

Work-at-Home Offers:

- ◆ They promise quick, maximum income with the conveniences of working from home. However; in order to get the “materials” you have to send them money, and then the materials never arrive, or after you get all the supplies and complete the “training”, the company tells you that your work isn’t good enough and you never get paid.

Foreign Lotteries:

- ◆ The e-mail may even claim that you’ve already won and all you have to do is pay a fee to collect your winnings. Remember: it is illegal for a company to require you to buy something or pay a fee in order to claim a prize and participating in a foreign lottery violates U.S. law.

Online Auctions:

- ◆ Sellers may not hold up to their end of the bargain or may have misrepresented their merchandise online.

Charity and Disaster-Related:

- ◆ People running fraudulent charities will prey on a person’s patriotism or pretend to be part of a relief team after a disaster has occurred. They may even create a name similar to that of a real charity in order to further deceive people.

Nigerian Email Scam:

- ◆ A scam that claims a person/group needs your help accessing money being held in a foreign bank. They ask the victim for money to help them pay to have their money freed from the foreign bank. In return for your help, the promise to pay you a lot of money. However, emergencies continue to arise and they continue to ask for more money until they eventually disappear with all the victim’s money.

Medicare Rx Drug-Coverage Scam:

- ◆ Con artists try to cash in on the new Medicare discount drug card program by offering phony Medicare prescription plans. The main goal is to steal your money and your identity.

Medical Scams:

- ◆ These emails promise a quick acting products and cures; however, there’s a limited amount and a down payment is needed to reserve yours immediately. Some even include fake testimonials from customers or doctors and are aimed at stealing your money and identity.

Credit Card Fraud:

- ◆ Offers to repair credit reports for a “fee” or get credit cards for people with credit problems.

Travel Fraud:

- ◆ Offers for low-cost trips, which lure people to buying their products or services. The trip usually has hidden costs, restrictions, require you to use a specific company whose costs are higher, or they will take your money and never actually place the reservations for your trip.

Prevention

- ◆ Never respond to unsolicited emails. This will verify that your email address is valid.
- ◆ Beware of imposters. Con artists will use names similar to that of legitimate businesses or charities and will even copy the company's web page to appear trustworthy.
- ◆ Guard your personal information. This includes credit card, social security, and bank account numbers.
- ◆ Be cautious of file attachments. They put you at risk for viruses, spyware, and identity theft.
- ◆ Know with whom you are dealing. Research a company before going any further.
- ◆ Resist pressure and time-sensitive appeals. Illegitimate businesses can't stick around long, so they need your money now.
- ◆ Think twice before entering contests.
- ◆ Do not believe promises of large sums of money for you or your cooperation.
- ◆ **MONITOR YOUR CREDIT REPORT!**

Information Courtesy of:
I-Safe Inc. www.isafe.org

Geneva Police Department

20 Police Plaza
Geneva, Illinois 60134
Phone: 630-232-4736
Fax: 630-232-7711

www.geneva.il.us/pd/index.htm

Sergeant Frieders
Detective Duncan
Detective Sullivan

Internet Safety



Frauds and Scams