

SCAMS!!!

There are a lot of scams out there in the world today. A lot of them target the elderly. I will cover a few of the more popular scams by name, brief description, and ways to avoid them.

1. **IRS Scam:** “This is agent Smith with the IRS. You must pay us \$1,000 or we will come arrest you”!
 - a. The IRS will not call you. They correspond through the US mail.
 - b. Just hang up the phone on the subject. These offenders can be rather convincing.

2. **Arrest Warrant Scam:** “This is the Carpentersville PD and you have a warrant. If you give us money over the phone, we will not come arrest you.”
 - a. A Police department will never call you asking for money to pay for a warrant. If someone has a warrant we will pay them a house call in person.
 - b. People will use APPS to change the number they are calling from so even though it appears to be coming from a ‘legit’ source, it may not be.

3. **Internet Banking Fraud:** Subject will make a website and a letter head that will look almost identical to a banks website/letter head. In that letter that will give you a story and ask you to verify your personal information, credit card number, or bank account number. By doing so they will have all the information they need to take your hard earned money from your account
 - a. NO financial institution will ever ask you for this information in an email. Just delete the email and don’t respond.
 - b. If you are unsure of the email then call the number located on the company’s website or the back of your credit/debit card. DO NOT call any number on the email.

There are numerous other scams out there and there are new ones being created everyday. Be careful of who you give your information to, know who you are talking to. Remember the golden rule, **IF IT SOUNDS TOO GOOD TO BE TRUE, THEN IT PROBABLY IS.**