



Crime Prevention Newsletter

Plymouth, MN

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Cons and Frauds: How to Reduce the Threat (Part I)

Identity theft is one of the fastest growing crimes there is, affecting over half a million people every year. On average, victims lose \$800 and can spend two years or more trying to clear their name. Identity theft can occur many ways. One way it is committed is through some type fraud perpetrated via the internet, phone, or through the mail. Many cons and frauds are sophisticated and can fool even the smartest people. Therefore, it is important to be aware of what different scams are out there.

Common Internet Frauds (Resource: www.scambusters.org)

Phishing: Phishing is a way for scammers to get your personal information. This scam targets everyone. The fraud usually goes like this: the victim is sent an email from their bank, credit card company, internet service provider, etc. notifying them that there is a problem with their account (or there have been charges to the account) and the company needs to verify the victim's information. The victim is asked to send their account numbers, pin numbers, credit card expiration dates, social security information, etc. Once the victim sends the information, they now become a victim of identity theft. This fraud can also be perpetrated by phone.

Avoid being a victim:

1. **Never** respond to any email that asks for personal information! Delete these! Companies may send promotional offers and other information to customers via email, but they will NEVER ask you to send your personal information!
2. If you would like to check the information, call your company directly from a phone number you have in your own records or go to the company's official website. Never click on a link embedded in the email.

What's the difference between a con and a fraud?

Cons are perpetrated face-to-face.
Frauds are perpetrated via phone, mail, or internet.

Lottery Scams: Usually these are known as *foreign lottery scams*. The fraud usually goes like this: the victim receives an email (or letter) stating they have won a foreign lottery. The victim is notified that there are fees and/or taxes associated with the winnings. The lottery will graciously send a check to cover these fees and/or taxes, "in accordance with federal law." The victim is instructed they can

If it sounds too good to be true, it probably is!

deposit this check (which ends up being a fake) into their account and then write a check to the lottery foundation in return. Once the lottery foundation receives the victim's check (which is real), the victim will receive their lottery winnings. No winnings are ever sent and the victim is out their money.

Another version of the lottery scam is an invitation to buy foreign lottery tickets via mail. All the company needs is credit card or bank account information to process the purchase.

Avoid being a victim:

1. Playing cross-border (foreign) lotteries are illegal in the first place. Don't do it!
2. You can't win a prize if you never bought a lottery ticket in the first place.
3. Real lotteries will not ask you for money to collect a prize. Never send money or give out personal financial information to receive your winnings.
4. There is no secret system to help you (or anyone else) win a lottery. Don't pay for useless information.

Overpayment Scams: This scam targets people who are selling large ticket items (cars, electronics, clothing, animals, *anything*). The fraud usually goes like this: the victim will be sent a check to purchase the item in an amount in excess of the asking price. The buyer asks the victim to send back the difference. The victim sends the item and a check for the difference to the buyer (or a particular escrow company) and later finds out the original check the buyer sent is a fake. The victim loses the item they sold and the money they sent back to cover the “difference.”

Another variation on the overpayment scam is a job offer to be a financial representative for an unknown company. Victims are often found through legitimate internet job sites. The victim is asked to handle financial transactions for the company by depositing checks (sent from the company) into the victim’s personal bank account. The victim then writes a check back to the company, keeping a percentage of the original check. Victims later discover the initial checks they deposited were fake.

Avoid being a victim:

1. Never agree to accept overpayments for items and don’t agree to send back the difference.
2. Never handle any financial transactions for others.

Advanced Fee Credit Cards: This scam targets people who have less-than-perfect credit. The fraud usually goes like this: the victim receives an offer for a “secured” credit card. All the victim has to do is send in a fee! The victim sends the money (which is non-refundable) and then never receives the credit card.

Avoid being a victim:

Legitimate companies will charge a fee for these types of cards, but they will apply the fee directly to the card. They will not ask for money up front.

Charitable Giving Scams: This scam targets anyone wanting to help when a tragedy or disaster occurs. Often, victims receive email requests, letters, or phone calls from legitimate - sounding agencies asking for donations. The donation does not end up going to the victim or agency it was intended for.

Avoid being a victim:

1. Never respond to unsolicited emails or phone calls from charities asking for money. Contact the charity directly.
2. Research the organization prior to contributing. Know where your donation is going and how it will be used. Ask for information about the organization in writing. Remember, not all donations are tax deductible.

Mining Survivor Scam

The most recent scam is a fraudulent email requesting donations for the survivor of the Sago, West Virginia mine incident. The email is supposedly from the survivor’s physician, describing the survivor’s condition and need for financial assistance. **If you received this email, contact the FBI Internet Crime Center (IC3) at www.ic3.gov.**

Helpful Reminders:

Street Parking Restrictions:

Vehicles cannot be parked on any public city street between the hours of **2:00-5:00 AM**. To request an overnight parking permit, contact the Plymouth Police Department at 763-509-5160.

Snow Emergencies: No vehicle may be parked on any street when snowfall exceeds 2 ½ inches until the street has been plowed curb-to-curb.

Hennepin County Curfew:

Under 15: 10:00 PM to 5:00 AM (Sun-Thurs)
11:00 PM to 5:00 AM (Fri/Sat)
15-16: 11:00 PM to 5:00 AM (Sun-Thurs)
Midnight to 5:00 AM (Fri/Sat)

**If you see suspicious activity,
please call 9-1-1 immediately.**

**Featured Crime Prevention Program:
Project ChildSafe**

Help prevent accidental shootings in the home by keeping your guns locked. The Plymouth Police Department offers free gun locks to residents who have firearms in their homes. For more information, please call 763-509-5147.

Emergency: **9-1-1** Non-emergency: **763-525-6210** Crime Information Line: **763-509-5177**

If you have any comments about this newsletter, please contact Officer Angela Haseman at the Plymouth Police Department, 3400 Plymouth Blvd., Plymouth, MN 55447, 763-509-5147 or at ahaseman@ci.plymouth.mn.us. Thank you!