

The Consumer Corner by Mary Bach

Me, Getting Scammed...Are you kidding?
Let's Ponder That Statement

As I am out and about doing public speaking events, I often hear people making remarks about scams and frauds.

“How could anybody fall for that?”

“Anyone would know that was a scam”

“She must have lost her mind!”

What most of these folks don't seem to realize is that scams wouldn't work if there weren't people who are too gullible and trusting. Human nature causes all of us to be in denial about the possibility of our own susceptibility to fall for the crimes of telemarketing fraud, sweepstakes and lottery scams, and even investment fraud. Most of us feel invulnerable, but we forget that the con artists are often a step ahead of us. That is why education and awareness are the key components in helping consumers from falling victim to the crooks.

When one is alert as to what is happening, they are less likely to be taken advantage of. There are always the “oldies, but goodies” scams that go on forever, with changing or various twists. Here are a few that are contemporary. Stay aware and remember, it's your money that's at stake.

The Jury Duty Scam is where the caller claims to be in law enforcement and informs you that there is a warrant for your arrest for having missed jury duty. You are given the option of paying a required fine, by credit card over the phone, to vacate the warrant. Of course, this is not how any county Jury Commissioner does business.

The Grandparent Scam has you receiving a call, usually in the middle of the night, when one is typically quite groggy. You are told that a loved one, possibly a grandchild, has been arrested, or has been injured in an accident, and cannot meet the financial requirements attendant to the bail or hospital admission. Immediate payment may be made by using credit card, Western Union, or with pre-paid retail gift cards. You are usually told not to contact the parents as the grandchild doesn't want them to be upset or worried. Check it out!

The Prescription Drug Scam has the con man phoning and offering a unique new prescription drug plan that is all inclusive for \$299 per year. Your Social Security and checking account numbers are needed to cover the annual fee and establish your account. Of course, no plan exists. The scam artist may use scare tactics threatening huge increases coming from ObamaCare in 2013 and/or reductions in your Medicare payments.

The Utilities Scam has a caller advising you that there is a problem with your continuing electrical service because your past payments haven't been made in a timely fashion. They may blame it on Post Office problems or electronic transfers that could have gotten messed up, but they let you know that the bottom line is that your service is scheduled for immediate shutoff because earlier warnings have been ignored. Your credit card number can save your continuing service while you find out what the problem is. No legitimate utility company contacts its customers in this manner. It is a scam, but some people are so terrified by the call that they give their credit card information for fear of losing service.

Sweepstakes and Lottery Scams: The variety and approach on these fraudulent acts usually proclaim you to be a winner of a lottery or sweepstakes that you didn't even know you entered. Sometimes the cost to you for collecting the large promised sum is so small you might want to pay it by credit card or with banking info just on a hunch it might be legitimate. Never give out personal information or credit card numbers when you didn't make the contact and never believe that you've become rich in a contest you didn't enter.

The Check Out of the Blue Scam has you receiving what looks like a genuine check for lots of money for a “Mystery Shopper” job you may not have applied for. You have to deposit it in your account, deduct a prescribed amount for your shopping, and immediately wire any balance on the deposited check back to the sender. Your wire gets cashed and your deposit bounces. You lose!

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