

November 2014

For information about fraud and scams or to schedule a presentation about fraud related issues and prevention contact:

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November Consumer Advisory

GETTING GOBBLED UP BY SCAMS

I spend quite a bit of time researching current scams, making sure I am reporting on the most current, most relevant and the most egregious scams that these thugs are running. It's relatively easy to find one, but this month, I've been so overwhelmed with the number of current scams, it was hard to choose just one.

Therefore, in keeping with the Thanksgiving theme, I've provided a feast of the most conspicuously offensive scams that are running amuck in Denver. As you read these, keep in mind there are universal red flags for these and other scams:

Universal Truths regarding Scams:

- Not one legitimate company will EVER call to ask you to wire money to rectify a situation.
- Not one legitimate company will EVER call and ask for your social security number or any other personal information.
- A request to wire money should be your first warning sign of any scam -NEVER wire money to someone who you do not know. Period.
- Do not try to outfox the scammer, just HANG UP. If you are concerned about the call, initiate the call to the business that was reportedly calling you.

November Feast of Scams:

- IRS Scam - Happening at alarming rates, you receive a call saying that there is a warrant for your arrest because you have underpaid your taxes. Of course the scammer says he'll "help get you off" if you just pay a nominal fee.
- Puppy Scam- Scam artists have bilked animal lovers by posting ads with pictures of puppies and other pets. The ads often include a compelling story about why the puppy is available, and details about the dog's lovable personality. The ads may request a reasonable payment for the pet, say \$300, or they may claim the pet is available to a good home for free – if you pay for shipping.
- Free Pizza - The email says it's Pizza Hut's 55th anniversary and you can join in the celebration by getting a free pizza at any of its restaurants. Just click on the "Get Free Pizza Coupon" button---Don't do it. There's no free pizza. Clicking on the coupon will just install malware on your computer.
- Switching Health Coverage – If you are shopping in the Health Insurance Marketplace, only shop at HealthCare.gov.
- Medicare – There are no Medicare sales representatives; Medicare is not sold door-to-door.
 - o Someone calls and says:
 - you must join their prescription plan or else you'll lose your Medicare coverage
 - you need to give your Medicare number in order for you to keep your Medicare coverage under ACA.

With all cases, do your research before responding to a "great deal" or a tactic devised to instill fear that you've done something wrong. And, as always, if you've been scammed or are concerned that something may be a scam, call

Denver DA's Fraud Line: 720-913-9179