



## City of Danbury – Police Department

### *Community Service Division*

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# Don't Be Scammed

Scams and schemes are a criminal's bread and butter. If you have a computer, a telephone, or a mailbox, you could become a victim. Your best defense is to know a scam when you see one. Below is a list of scams that criminals pitch to innocent people every day.

- ❖ Vacation/Travel Fraud: You accept an offer for a free or very cheap travel package but end up paying hidden costs, such as reservation fees or taxes, or listening to a high pressure sales pitch for a timeshare
- ❖ Overpayment Scam: You advertise something you want to sell, and a potential buyer offers to purchase it. They buyer sends a check for more than the asking price and asks you to wire back the difference. You do, but later the buyer's check bounces
- ❖ Magazine Sales Scams: You are offered a magazine subscription at a very low price by someone who claims to work for the magazine company. The price is misrepresented and is actually much higher, or the magazine is never delivered
- ❖ Phishing: You get an email or pop-up message that says your account must be updated immediately or it will be closed. You click on a link to a website that looks legitimate and "update" your account by entering personal identifying information. Soon you discover you are the victim of identity theft
- ❖ Prize and Sweepstakes Scam: You are told that you have won a prize but must buy something or pay taxes up front in order to claim it. The prize is a cheap trinket, worth far less than the money you paid to claim it
- ❖ Pyramids and Multilevel Marketing: For a fee, you are promised big profits in exchange for recruiting members. Plans that promise profits for recruitment of members rather than for selling goods and services are illegal and usually collapse
- ❖ Charity Scams: When a natural disaster or large news event occurs, criminals will contact you either by phone, email, or mail asking to donate funds to help the victims. You send money, but the victims never receive your donation or receive a tiny portion
- ❖ Investment Fraud: You are invited to participate in an investment opportunity and promised large profits with no risk. Instead of making money, you lose it
- ❖ Work at Home Scam: Advertisements promise big earnings for people who want to work at home. You send a check for training or materials and receive a kit with cheap craft materials and discover there are no clients to pay for your work
- ❖ Nigerian Money Scam: You are contacted by someone claiming to be from Nigeria and are offered millions of dollars if you will transfer money from a foreign bank to your bank account for safekeeping. When you agree, you are asked to pay huge transfer fees or legal expenses but receive no money