

SCAM ALERT



How the scam works:

These crimes are usually perpetrated via telephone. Scammers represent themselves as bill collectors for utilities (predominantly Municipal Lighting Department, but also pose as a police officers or lawyers demanding bail money for a relative (grandchild, son / daughter, etc.) or as a collector for the IRS, parking violations bureau, etc.) and request you, the intended victim, purchase a pre-paid re-

loadable debit card (Green Dot/Money Pak, Visa, MasterCard, Vanilla card, iTunes card, etc.) for a specific amount and threaten that your electricity will be shut off immediately, or the relative will be sent to jail etc., if the victim does not do so. The victim is then instructed to call the scammer back with a PIN (account number) to that card. Once the scammer has the PIN, he is able to transfer the funds to any other credit card-essentially a convenient and untraceable method of transferring money. The victim is left with no recourse. We've also had cases where the victim was instructed to insert cash between the pages of a magazine then mail the magazine to a post office box.

Scammers use clever schemes to defraud millions of people every year. They often combine sophisticated technology with age-old tricks to get people to send money or give out personal information. They add new twists to old schemes and pressure people to make important decisions on the spot. In any case, this isn't supposed to be handled over the phone, and you should never, ever make a payment by phone to someone who contacts you. In any case, this isn't supposed to be handled over the phone, and you should never make a payment by phone to someone who contacts you. **AND you should NEVER, EVER mail cash!**

How To Avoid It: If you receive a call such as this, hang up immediately and dial the dispatch number for your local law enforcement office (note: 911 is for emergencies only so call the main dispatch at (518) 563-3411. Let them know about the call you just received, and authenticate any information you received during the first phone call. You'll either get a verified answer, or you'll discover that this was a scam.

For more information: <https://www.consumer.ftc.gov/scam-alerts>