



## **Fraud Schemes**

You should be very critical of unsolicited telephone calls from phony businesses, banking institutions, foreign countries, or government agencies where promises or threats are made.

Numerous fraud schemes involving mortgage assistance, outstanding tax collection, foreign government assistance, and even to companies promising to return money lost are impacting citizens throughout the county. These scams almost always request money be paid up front for services, or the threat of arrest, eviction or property seizure is made.

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### ***IRS Scams***

Scammers are targeting citizens with threats of arrest or liens against property for failing to pay past tax debts. The scammers then obtain credit card information or instruct the citizen to obtain a Green Dot card for the “outstanding tax debt.” Once this information is given to the scammer, the funds are immediately withdrawn.

***The IRS usually first contacts people by mail – not by phone – about unpaid taxes. And the IRS won’t ask for payment using a pre-paid debit card or wire transfer. The IRS also won’t ask for a credit card number over the phone.***

The Treasury Inspector General for Tax Administration (TIGTA) website recommends this: If you get a call from someone claiming to be with the IRS asking for a payment, here’s what to do:

- If you owe Federal taxes, or think you might owe taxes, hang up and call the IRS at 800-829-1040. IRS workers can help you with your payment questions.
- If you don’t owe taxes, fill out the IRS Impersonation scam form on TIGTA’s website, [www.treasury.gov/tigta](http://www.treasury.gov/tigta) or call TIGTA at 800-366-4484.
- You can also file a complaint with the Federal Trade Commission at [www.FTC.gov](http://www.FTC.gov). Add “IRS Telephone Scam” to the comments in your complaint.

TIGTA and the IRS encourage taxpayers to be alert for phone and e-mail scams that use the IRS name. The IRS will never request personal or financial information by e-mail, texting or any social media. You should forward scam e-mails to [phishing@irs.gov](mailto:phishing@irs.gov). Don’t open any attachments or click on any links in those e-mails.

### ***Jury Duty: Impersonating Law Enforcement or Court Systems***

In the one type of scheme, the caller claims to be a member of law enforcement, or the court system. The victim is told he or she has a warrant for failing to appear for jury duty. The caller demands payment for the warrant via credit card information, or a Green Dot card. The suspect typically remains on the phone with the victim while he or she travels to the store to obtain the Green Dot card. The suspect further instructs the victim not to tell anyone who they are talking with. After obtaining the serial numbers to the Green Dot cards, the money deposited to the card is immediately removed by the suspect.

***No Riverside County Court or Sheriff’s Department employee will ever contact the public and ask for financial information or payment in lieu of attending court proceedings, or to make up for failure to appear for jury duty.***



### ***Overdue Bill: Impersonating Utility or Service Provider Companies***

In another scheme, the caller claims to be from a utility, or a service provider-type company. The victim is told their bill is overdue, or a meter needs to be replaced at the victim's expense. The caller demands immediate payment for the overdue bill, or installation of a new meter. If payment is not received, the victim's service will be shut off. The caller demands credit card information or a Green Dot card as described in the first scheme.

***This is also a fraudulent call. The caller is not connected with any utility or service providers. Victims are encouraged to advise the caller they will call the utility company directly, and end the phone call. You should then contact the utility company through legitimate and verified numbers.***

### ***Seniors are Targeted***

Community members have reported receiving suspicious telephone calls from young people claiming to be their grandchildren. These scammers asked for money for medical expenses, to avoid arrest, post bail or to purchase food. You are strongly encouraged to contact your local law enforcement agency, or an allied government agency, before providing these scammers any money or personal information.

Older community members are most often targeted and victimized in these cases. Riverside County residents who are 65 years or older or dependent adults (18 to 64 years old) can contact the Department of Public Social Services Adult Services Division CARE (Curtailing Abuse Related to the Elderly) Program at any time for assistance. CARE provides education to seniors and dependent adults, and one-on-one advocacy to those who need assistance filing complaints with regulatory or investigating agencies.

- Curtailing Abuse Related to the Elderly (CARE) Program  
<http://dpss.co.riverside.ca.us/adult-services-division/care-program>  
(800) 476-7506
- California Department of Consumer Affairs  
(800) 952-5210  
[www.dca.ca.gov](http://www.dca.ca.gov)
- Federal Trade Commission  
(202) 326-2222  
<http://www.ftc.gov>
- State of California Department of Justice - Office of the Attorney General  
(800) 952-5225  
<http://oag.ca.gov>
- Financial Industry Regulatory Authority (FINRA)  
(800) 289-9999  
[www.finra.org](http://www.finra.org)

Tips for avoiding common fraud schemes can be located on the following Federal Bureau of Investigation website: [www.fbi.gov/scams-safety/fraud](http://www.fbi.gov/scams-safety/fraud).

### ***Counterfeit Check Scams***

The scammer offers to buy an item for several hundred dollars (or more), but use a counterfeit check. Once the check is delivered, the check scammer claims they mistakenly overpaid the agreed-upon amount. The scammer then simply requests the recipient/victim cash or deposit the check and return the difference of overpayment via a money order or cash. When the check is processed, the victim receives a call or email from the bank, informing the victim that the counterfeit check deposited did not clear, causing the account to become overdrawn.



### ***Curb Painting***

Curb painting service notices have been found on residents' doorsteps. The notice asks residents for a voluntary donation to repaint address numbers on the curb. Some flyers claim to be using the funds to help disabled people and needy children. These alleged charitable companies can be scams.

Residents are not required to have home address numbers painted on the curb. If you observe an unauthorized paint crew operating in your neighborhood or if you are harassed by an individual asking for payment for curb painting services, please report the activity to your [local law enforcement agency](#) or call (800) 950-2444.

Residents are under no obligation to pay for any services rendered. Residents should verify the authenticity of any charitable institution prior to donating money or property. Recognized charitable institutions can be verified on the IRS website: <https://www.irs.gov/Charities-&-Non-Profits/Exempt-Organizations-Business-Master-File-Extract-EO-BMF>.

### **Tips to Avoid Fake Check Scams**

Here are tips to avoid check scams:

- **Confirm before you withdraw cash:**  
A check can take several days to clear, and, until then, you are responsible for any funds withdrawn against it. To make sure the check cleared, call your bank.
- **Be wary of checks received from unknown individuals:**  
When selling to someone you don't know, it is safer to accept PayPal, cash or credit card payments.
- **Do not accept overpayments:**  
When selling on Craigslist.org or similar sites, don't take more than the sales price, no matter what convincing story the buyer tells you.
- **Check your online bank statements frequently.**  
Don't wait for monthly statements. If you see something you don't recognize, call your financial institution immediately.

### **For More Information**

Read more about check scams and banking apps on National Consumers League's [Fraud.org](http://Fraud.org).

Tips for avoiding other common fraud schemes can be located on the following Federal Bureau of Investigation website: [www.fbi.gov/scams-safety/fraud](http://www.fbi.gov/scams-safety/fraud).

You can report criminal activity at the FBI online [Tips and Public Leads form](#).

For more information, please visit the Riverside County Sheriff's Department at <http://www.riversidesheriff.org>.