

# Scam Alert: Beware Scare Tactics

Fear is one of the most effective methods used by scammers. Fear creates confusion leading to hasty and often disastrous decisions. Seniors are often most susceptible to these tactics. Fear of financial ruin, legal action or safety creates confusion and causes many victims to pay or give personal information to scammers. Understanding the most commonly used fear tactics will help you avoid becoming a victim.

- **“The police are coming to arrest you for a debt.”** These scammers may tell you if you don’t pay over the phone you will be taken to jail and that the police are already on the way. If someone threatens you with arrest for a debt, they are either a scammer or an unscrupulous debt collector. You will not be arrested and thrown in jail over a consumer debt. Some scammers may claim to be tax collectors or officials with the IRS. The IRS will not threaten you with arrest over the phone or via email. If you owe taxes you will receive an official statement in the mail.
- **“Your account has been compromised.”** This is often the start of a phishing scam. Claims that your bank account has been hacked and demanding account information quickly in order to save your account are common. Most of these come under the guise of your bank’s letterhead or service mark. If you receive a letter, email or a phone call claiming your account has been hacked, immediately contact your bank independently and inquire about your account. Do not use a provided reply envelope, reply email website or telephone patch-through to contact your bank. These are part of the scam.
- **“Pay up if you want your computer or smartphone back.”** This high-tech scam works by infecting your computer with malicious software that limits access to data via encryption. The scammer will demand that you pay a ransom to regain access to your device. Payments are often demanded via wire transfer or bitcoins, which are impossible to trace. The best way to protect yourself is by backing up your computer or smartphone frequently, install updates and utilize security features.
- **“Your computer contains illegal material and you must pay.”** Some cases have been reported where malware is used to upload child pornography or other illicit material to the victim’s phone or computer. The victim is told they will be reported to the authorities if they do not pay. Again, taking the proper precautions is vital.
- **“I’m in trouble overseas and need money now.”** Scammers may pose as grandchildren, nieces, nephews or even someone out of the country on a church mission. They may claim they need money for urgent medical care or they will be thrown in jail if you don’t wire them money. These scammers often target the elderly who may be more easily confused and manipulated. Confusion goes hand in hand with fear as an effective way to make victims act quickly. No one should send money without talking to other friends or family members first. The holes in a scammer’s story often become apparent when the situation is discussed with someone you trust.