



# Crime Prevention Newsletter

Trent Woods Police Department

Community Watch Initiative

[www.trentwoodspd.org](http://www.trentwoodspd.org)

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## Chief

Tony W. Lee

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## Emergency

911

FREE GUN LOCKS

are still available

SAR

Suspicious Activity Reporting

“CYMBALS”

Color-What color is the vehicle?

Year- Do you know the year?

Make- Chevrolet, Ford, Hyundai, etc.

Body- Truck, car, SUV, big, little, hybrid

Additional features- Stickers in the windows, loud mufflers, etc.

License plate #- Write it down so you don't forget it.

State- Where is it from? The state is always on the license plate.

## Fraud

Part 2

In Part Two of our Fraud series, we will take a look at the possible signs a friend or loved one has fallen victim to a scam, as well as a few methods used by the bad guys to financially exploit their victims.

## Signs

In Part One we talked about the types of scams common to our area, and how to keep ourselves and family members safe from fraudulent activity. Unfortunately, a friend or a loved one may still fall victim to scams, but there are a few tell-tale signs we can be aware of...

### Receipts

Receipts from money transfer companies, such as Western Union and Money Gram (Walmart), will show the amount of the transfer, and sometimes where the funds were sent. Receipts showing transfers to another state or another country are almost always sure signs of fraud.

### Pre-Paid Debit Cards

Pre-paid debit cards can be purchased at most grocery stores and pharmacies, under brand names such as Green Dot, Blue Bird, and generic Visa Gift Cards. We will talk about these more later, but for now, suffice it to say, if you see an unusual amount of these cards laying around a friend or loved one's home, alarm bells should sound immediately.

### Unusual Telephone Activity

Unless we have friends or family members who live in another state, or another country, calls made from our personal telephones are usually reserved for local friends, family, businesses, etc. Repeated calls to or from strange numbers with out-of-state area codes, 800 numbers, or “unknown,” can also be an indication of fraudulent activity, especially if the friend or loved one does not usually spend much time on the telephone.

### Sudden Financial Decisions

Liquidation of assets and sudden loans, absent any other reason, are also sure signs of fraud. One may cash out a retirement account, life insurance policy, open several lines of credit with cash advances, or even take out a second or third mortgage.

### Winning

The easiest sign to pick up on in all of this...if your friend or loved one tells you they have won something, especially if they have not registered for a competition or entered a contest. They may be excited to tell you about it, that all of their money problems have been solved. More than likely, however, they have already been, or are about to be victimized. As we have said before, if it sounds too good to be true, it is.

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## How do they do it?

Fraudulent activity is a global problem, not just for individuals, but for businesses as well. There are a lot of numbers and estimates floating around, but one can safely say yearly losses in the U.S. due to fraudulent activity is in the hundreds of billions of dollars (yes, billions, with a B). So how do they do it? How do the bad guys steal the money, and where does it go? There are really too many ways to count, let alone listing all of them here, but here are a few...

### Multi-Tier

The types of scams we have already discussed, usually involve multiple "tiers," with each tier consisting of at least one victim or suspect. For example, our victim sends \$500 to Jane Doe in Texas. Jane Doe deposits the money into her checking account, believing she has won a prize, only to later send \$1,000 to John Doe in Jamaica. Both our victim, and Jane Doe have been defrauded of \$500. Multiple transfers and multiple victims throughout multiple states and/or countries can make identifying suspects extremely difficult.

### Money Transfer Services

Western Union and Money Gram allow one to send money via wire transfer, to any location in the world with a Western Union or Money Gram location. If one sends money via Western Union to John Doe in Jamaica, for example, John Doe only has to show up at the nearest Western Union location and collect the money.

### Pre-Paid Debit Cards

The bad guys commonly use pre-paid debit cards in one of two ways: the first being online shopping, where they buy something online and have it shipped. The second, and more common, is to transfer the money from the pre-paid debit card to another account. Pre-paid debit card accounts, Green Dot for example, can be accessed online. Each card has a certain set of unique numbers on the back of the card, with which, one can access the account, and transfer the funds to another account. The bad guys accomplish this over the telephone, where our victim simply reads them the numbers off of the card. As we mentioned earlier, if you see a large number of pre-paid debit cards in a friend or loved one's home, and they did not have a birthday recently, they more than likely have fallen victim to a scam.

### Identity Theft

Identify theft, with regards to the types of fraudulent activity discussed, takes things a bit further than money transfers and pre-paid debit cards. Instead of having our victim send money or buy debit cards, the bad guy creates a direct line, or cuts out the middle man, so to speak. For instance, the bad guy might use our victim's identity to open a credit card account, with the bad guy listed as an "authorized user," giving them their own personal credit card.

### Failure to Work After Being Paid

A more traditional, and in-person approach, failure to work after being paid involves the bad guy promising to complete some sort of task for our victim, requesting and receiving payment up front, and failing to return to complete the task. Suspects in these cases are usually from out-of-town, and offer services such as pressure washing, roof repair, etc. They are often seen shortly after hurricanes or tropical storms, offering home repair and tree removal services, where they ask for payment up front, and either don't finish the job, or don't do the job at all, before leaving town.