



Please consider publishing these alerts in your local publications, and share them on social media, too. AARP Maine will publish the alerts on their website www.aarp.org/me each Tuesday. If you have alerts to suggest, please send them to us and we will add them into our scam alert schedule. Questions? Suggestions? Contact Jane Margesson jmargesson@aarp.org or 207-229-5628 (cell).

Week 1

GRANDPARENT SCAM – COVID

Since the start of the coronavirus pandemic, scam attempts have skyrocketed across the country. While the volume has increased, the types of crimes have largely remained the same, albeit with a COVID-19 twist. One of the most prevalent scams right now is the “grandparent scam” where an impostor claims to be a grandchild in urgent need of financial help because they are sick with the coronavirus.

According to the FBI, victims in New Jersey and New York alone have lost \$1 million to the grandparent scam in recent months. If you get a call from a grandchild or someone claiming to be with your grandchild in urgent need, hang up and call your grandchild on a known number, or another relative who would know their whereabouts. Then report the scam to authorities at ftc.gov/complaint.

Be a fraud fighter! If you can spot a scam, you can stop a scam.

Visit the AARP Fraud Watch Network at www.aarp.org/fraudwatchnetwork or call the AARP Fraud Watch Network Helpline at 1-877-908-3360 to report a scam or get help if you’ve fallen victim.

Week 2

DOOR-TO-DOOR SCAMS

Warm weather brings with it door-to-door solicitations. Be cautious anytime a stranger comes knocking, especially if the visitor is trying to sell you goods or services. Protect against bad actors by refusing to do business right on the spot. Always ask for credentials and check references of anyone seeking to do work for you. If you agree to the visitor’s offer, pay by check or credit card, or arrange financing. Paying in cash can be dangerous – you may lose the cash and not get the promised goods or services. And always insist on a written contract before you pay anything and before work begins.

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Week 3

EXTORTION SCAMS

According to the FBI, 2020 has seen a spike in extortion scams. These are typically e-mail messages that include a password you've used in the past. The sender claims that they have installed malicious software on your computer, and have proof you've been frequenting adult websites. They warn they will share that proof with all of your email and social media contacts unless you send money – typically in the form of hundreds of dollars of Bitcoin.

True or not, this fear tactic works. But this is really just a phishing expedition using data obtained from a prior data breach. The hope is you'll see an old (or current) password and believe the message must be true and pay up. Don't click on any links or respond to the scam message. But do report it to authorities at ftc.gov/complaint.

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Week 4

RENTAL PROPERTY SCAMS

Renting a home or apartment is a big expense and an even bigger one when the rental is a scam. Scammers look for easy cash by collecting the first month's rent, a deposit, and application and background check fees and then bolt before handing over the keys. Numerous versions of rental frauds abound – some are bait-and-switch while others will attempt to rent out properties that are already leased or otherwise unavailable.

Renters signing leases and putting down money based on units similar to a model unit is on the rise, and would-be renters are losing hundreds or even thousands of dollars. When renting a new place, watch out for scammers who ask you to sign before seeing anything or request payment via wire transfer, peer to peer apps or cash. Do your research on the property and owner, and read agreements carefully.

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VA IMPOSTER SCAM

The Veterans Administration (VA) recently reported a scam in which the con artist poses as a VA official who works with veteran-owned small businesses. This impostor asks targets to donate computer equipment to support veteran businesses that were affected by the economic downturn. Know that the VA will never call asking you to donate equipment or otherwise support this type of work.

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