

Common Street Scams And Schemes

Pigeon Drop

This scam usually involves 2-3 suspects working together as “strangers” to con you into believing they have found abandoned or lost drug money, diamonds, gold bars, etc. They want to share it with you, but someone must hold the found item for awhile before splitting it. You are convinced to withdraw ‘good faith’ money from your bank account to put alongside the suspects’ ‘good faith’ money in a bag or handkerchief. The suspects switch the bag or handkerchief and disappear. They leave you with play money or cut up newspaper.

Charity Switch/South African Switch

Very similar to Pigeon Drop, but with a slight variation. You are approached by suspect #1 who claims to have recently come to America with a large amount of cash (inheritance or insurance settlement) to be donated to local church, but no one is at the church. Suspect #1 says he must leave the country and asks you and suspect #2 to deliver the money later. You are asked to put up ‘good faith’ money to show you are trustworthy. Suspects switch the money and disappear.

Bank Examiner

This suspect approaches you or may telephone you claiming to be a police officer or bank ‘security.’ You are asked to assist in the investigation of a dishonest employee by withdrawing cash from a specific teller. You

are told to give your withdrawal to the bank ‘detective’ who will redeposit the money into your account. The suspect disappears with your money.

Sweetheart Swindle

This scam often involves a senior man (70s-80s) who is befriended by a younger woman. She convinces him that she truly cares for him and implies a romantic interest. She tells him she needs money for food, rent, bills, or she needs surgery. She may swindle him out of his life savings, often resulting in financial disaster.

Fortune-teller/Psychic Fraud

You may be approached at stores, hotels, restaurants, etc., or when you go to a ‘psychic reader.’ The psychic convinces you that you have an evil curse or evil spirits requiring a special ‘cleansing’ process. You end up losing thousands by putting up cash, clothes, cars, jewelry, etc.

Lost Pet or Lost Property

You place an ad in a local newspaper about a lost pet or lost property. You then receive a call from a long haul truck driver who found your missing item or pet, but he is now hundreds of miles away. He will return your item or lost pet after you send him shipping fees and a reward by wire transfer. The truck driver never had your lost pet or property. He merely played off your newspaper ad.

Lost/Stolen Purse

A ‘police officer’ calls to advise your lost or stolen purse has been found (often before you miss it). The ‘officer’ needs your personal information for a report. You provide the information, assuming the caller is legitimate.

Stranded Motorist

You go to the grocery store and park your car. Upon your return, your car will not start. A nice man offers assistance, and he just happens to be a mechanic. He looks under the hood and reports a computer chip has gone bad. He can replace the part, but warns it is expensive. You agree to pay just to have your car fixed and to save your groceries. Your car starts after he removes a hidden clamp from your fuel line.

Relative in Distress

You receive a telephone call from someone who knows your name, saying, “I need some money for an emergency.” Thinking it is a grandchild in distress, you call out a name and the caller says, “Yes, it’s me.” The caller sends a ‘friend’ by to pick up the cash.

Home Repair

These suspects go door-to-door soliciting yard work, roof repair, chimney sweeping, driveway paving, etc. They claim to have extra materials left over from their last job and offer you a great deal. Upon completion, they have used more materials than they estimated and demand higher payment than initially agreed.

Distraction/Utility Inspector

These suspects can include women with children. You are engaged in conversation with some while other unseen suspects sneak into your home through another door, stealing cash and property.

OR

Someone claiming to be with a utility company comes to your door. He or she needs to come inside, or check the meter in the back yard for some problem. Once inside, either he, or a second suspect, distracts your attention so they can steal cash and valuables.

Canadian Sweepstakes

You receive a call from someone congratulating you on winning a Canadian sweepstakes or lottery, but you must pay taxes, processing, or international transfer fees up front in order to claim your millions. You are instructed to wire the payment to them.

Out of State Lottery

You receive mail or calls from a company 'representative' who will purchase lottery tickets (usually in Florida) and send you photocopies of your tickets. They keep the originals in case you win so they can collect for you. You may write them monthly checks or allow them to debit your account monthly so they can purchase tickets weekly.

Advanced Fee/Nigerian 4-1-9

These letters primarily target businesses in the U.S., but now reach thousands of individuals by e-mail. The writer claims to be from some poor African country and often describes a

tragic civil war, or the imprisonment of a family member. 'Hidden monies' were discovered and the writer needs a 'trusted friend' to help transfer the money out of the country. In exchange for your confidential participation, you are promised a percentage of the 'millions.' You end up sending hundreds or thousands of dollars in processing fees, bribes for officials, etc. You get nothing.

Dutch Lottery/El Gordo Spanish Lottery

By mail or by fax, these letters congratulate you on winning their lottery. Again, there is much mumbo jumbo about the lottery procedures and the fact that you need to keep your good fortune to yourself for now. You are asked to provide bank account information, and will eventually end up sending them money for the same transfer and processing fees.

Latin Lotto scam

Perpetrated primarily against Hispanics, a suspect will approach you in a parking lot speaking your native tongue. The suspect claims to have a winning lottery ticket, but is afraid to cash it because of his/her illegal immigrant status. Suspect #2 will join the scam. The suspect will show a printout of a recent winning ticket, with the date altered or covered. You are required to put up money as 'security' after they offer to split the winnings with you. They disappear with your money.

**IF IT SOUNDS TOO GOOD TO BE TRUE,
IT PROBABLY IS.
THERE IS NO SUCH THING AS
GETTING SOMETHING FOR NOTHING.**

What can I do to protect myself?

1. *NEVER* give your personal information, checking account or credit card information out over the phone unless you initiate the call.
2. *ALWAYS* verify anyone who calls or comes to your house uninvited to provide any service. Check the phone book or call information for the business numbers and call the company.
3. *NEVER* contract with or allow unsolicited door-to-door sales or repair people inside your home without independent verification of who they are and for whom they work. Always get a written contract.
4. *SHRED* all personal and financial information before discarding, and mail this kind of correspondence in a postal drop box.
5. *REMEMBER*...it is illegal for a legitimate sweepstakes to require any money up front before paying out winnings.
6. *LOCK* all doors and secure windows, even when you are at home or outside working in the yard.
7. *REAL FRIENDS* are not after your money or your credit.
8. *TRUST YOUR INSTINCTS*...take time to investigate and do not be pressured into a quick decision.

**DON'T LET CON ARTISTS GET
AWAY WITH THEIR CRIME.
REPORT TO YOUR POLICE.**