



COLORADO

Bureau of Investigation

Department of Public Safety

IDENTITY THEFT & FRAUD UNIT

Scams we are seeing during the COVID-19 Pandemic



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Scams frequently reported during COVID-19



- Work from Home Scam
- Email Extortion Scam
- Romance Scam
- Beneficiary Scam
- Lottery/Grant Scam
- Phishing Emails and Text Messages
- Free COVID-19 testing Scams
- COVID-19 Cures and Treatment Scams
- Economic Stimulus Scams
- Craigslist Scams
- Unemployment/Wages Scams and ID Theft
- Loved One In Trouble Scam
- Economic Stimulus Scams

**EVERY SCAM INVOLVES MONEY OR
PERSONAL IDENTIFYING INFORMATION**

How are these scam related to the virus



These scams are related to COVID-19 because most people are working from home and in front of their computers and available to scammers

Some individuals are out of a job, and looking online for new employment

We are all concerned about our family and friends with the COVID-19 virus. We need reassurances that everyone is OK

Now is the time when a lot of Americans are applying for unemployment

COVID-19 has really isolated many individuals from their everyday communication with the world. Isolation is a scammer's best friend

We may want to stay on the phone and talk to a stranger who seems to be interested in what we are saying, or possibly give the nice person on the other line all our Personal Identifying Information (PII)



Work from Home Scam #1



- You receive an email or text message stating you are being considered for a position
- The position pays good money while working from home
- You will receive a check to buy office supplies or whatever else you may need to work from home
- You don't know how they got your contact information, you did not even apply for the job
- Even if you did not apply for the job, you still provided your PII to a scammer



Work from Home Scam #2

You see an ad for a job, the posting states you can earn good money working from home

The job seems to be legit, with great opportunities

You apply for the job providing all your PII along with your bank account number so they can deposit your paycheck

Later you find out the ad was a scam..... What do you do?

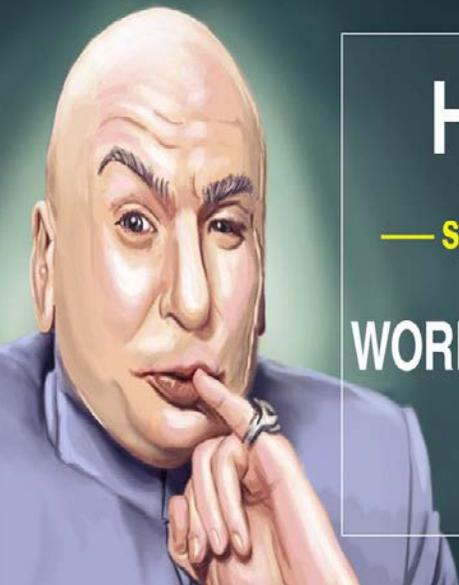
Contact your financial institution change bank account information

Contact all three credit bureaus, place a freeze or alert on your credit

File a police report with your locals, IC3, FTC, BBB, IRS or others

Contact CBI victim advocates for assistance regarding identity theft.





HOW TO
— spot and avoid —
WORK FROM HOME
SCAMS

RED FLAGS

Were you even looking for a job?

Sometimes you did not even apply with the company

Your interview would be in Google Hangouts or similar virtual meeting space

None of the usual PII is requested

OR PII is requested including bank info and SSN

A check will be sent to you to order supplies or do other business

You will be asked to deposit a check, cash it and then wire money or buy Bitcoin or gift cards

Urgency to get you hired

Communication is via text message or email

ALWAYS LOOK UP THE COMPANY IS THE COMPANY LEGIT



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Extortion Phishing Scam



- Receive an email saying the party has video of you doing unsavory things
- Scammers demand you pay a fee via Bitcoin, or the scammer will share this scandalous video with all your email contacts and social media contacts
- The scammer has either an old or current Password (PW) of yours
- Dramatic increase in this scam since Stay at Home Orders went into place

FACTS

- They have NO video
- They have NOT accessed your computer
- They may have your PW. So you need to update PW immediately & update all devices
- Scammers demand Bitcoin because that cannot be traced

Romance Scam

Online love.....



A person adopts a fake online identity to gain a victim's affection and trust

The scammer uses illusion of a romantic relationship to manipulate the victim

The scammer will seem genuine, caring, and believable

Often the scammers will target recent widows, and will target people on certain sites (such as a religious site, a specific profession, age related site, etc.). People of all ages and backgrounds are prey for these predators

Scammers will groom victims, sometimes for a long time

COVID-19 has a lot of people at home and feeling lonely

The FTC reports seeing up to a 40% increase in these scams since Stay at Home Orders

Romance Scam Red Flags

Be careful what you put on your social media: scammers target their victims.

Is the person requesting money? Or asking you to move money for them?

Is your new love asking you to purchase expensive items or buy Bitcoin?

Do you feel a fast romantic relationship was established?

Is this person in the US?

Do they have hardships?

Have they asked for your bank information?

Does the person's photo look too good to be true? Do they have only 1 or 2 photos? Research the photo!

Do you feel isolated from your friends by the relationship?

Remember online dating is ok, make sure to pay attention to the RED FLAGS



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Unemployment



OUT OF A JOB?

Due to the Coronavirus you are out of a job

You take the first steps to apply for unemployment benefits



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Are You a Victim of ID Theft?

1) You get informed you are not eligible for benefits

You are already receiving benefits

You have received benefits in the last six months

You are still reporting an income

2) You receive a notice that your benefits have been approved. But you did not apply!



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Beneficiary scam

You get a call or email stating you were listed as a beneficiary in someone's will or life insurance policy

The caller states they are calling from a legitimate bank or foreign government

The caller request you pay taxes or fees because of state, federal or international tax laws

After paying the tax or fee you will receive your MILLIONS OF DOLLARS!

These scams are seeing a come back due to the large number of COVID-19 related deaths and unattended deaths worldwide



Before you send any money think.....

Do I even know the person who allegedly died?

And why do I have to pay for money?

Call the bank involved, is this even a legitimate account?

Ask "Why me?" Why am I receiving this boon?

Never send money to get money!



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Lottery- Grants Scams



Lottery scam

You get an unexpected phone call, or email explaining you have won a large sum of money

BUT in order to get your winnings you must pay a fee or taxes

Before you pay that fee-- think..... have you bought a lottery ticket or entered a sweepstake in order to WIN

Remember: International lotteries are illegal in the US

Grant Scam

You get a phone call or Facebook message stating you have been awarded grant money

True or False?

The Answer is FALSE! We do not get awarded grants for no reason and without a lengthy application

Craigslist/Next Door Scams

Buying and selling items can be tricky, What you should know before you press that button:

Is it Local so that you can check it out in person? If not—think about it and take precautions

Fake sites- Make sure you are on the legit site

Fake money orders or checks– Don't accept money orders and make sure the check clears before sending the product

Fake Escrow services – if you choose to use an escrow service, choose it yourself

Overpayment scam- Scammers pretend to over pay and request you send them back the overpayment amount

Paying shippers. The buyer is responsible for getting the item picked up or shipped. If they send you a check and ask you to wire the excess funds to a shipper—it is a scam!

IF IT SEEMS TOO GOOD TO BE TRUE IT PROBABLY IS



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Text Message scam



Scammers send fake text messages to trick you into giving them your PII or your money

The scammers will use many different tricks to get you to believe them

Text messages consist of promises of free prizes, gift cards, or coupons

Some text messages even offer to pay off your student loans

Many now are COVID-19 related claiming to be an extra stimulus offer

What should you do if you get a text message

Never click on links

Contact your phone provider regarding blocking options- depending on your cell phone, you can filter or block the messages

If the text message seems to be real, contact the company directly



COVID-19 Testing scams

Scammers are now texting or robo calling regarding the COVID-19 testing kits

Text messages and robo calls are falsely advertising a cure or an offer to be tested for Coronavirus

Scammers are also online offering free testing kits, promoting bogus cures, and selling health insurance

Scammers may send a text about **contact tracing** with a link for you to click—DON'T CLICK THAT LINK!

WHAT DO SCAMMERS WANT TO GET OUT OF THIS SCAM?

Scammers are preying on virus related fears

If you receive a text message or phone call regarding the virus or free virus related perks or gifts, DO NOT click on any links or provide an PII, including bank or credit card info

If you have any questions regarding the virus visit the [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus) for the most current information



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Loved One in Trouble Scams

You get a call a loved one is in trouble, you are to send money to help out your loved one who is in hardship of some kind (COVID-19 related)

Your loved one may be sick in another state, you can not communicate or see your loved one

You are instructed to send money to an unknown address via wire transfers

You may be told to buy Bitcoin

You may also be instructed to go out and purchase gift cards and provide the numbers on the back of the cards

Once you pay the money or provide the gift card numbers, your loved one will then be able to get the care he or she needs

During the pandemic, the scammers will prey upon your fears, and say a loved one is hospitalized and needs medication or a ventilator, and cannot get those due to costs.

Your money is what will save their life!



WHAT SHOULD I DO IF I GET A CALL LIKE THIS? I AM VERY CONCERNED FOR MY LOVED ONE

- If a loved one is infected with the virus, lack of funds will not keep them from being treated
- Ask questions that only family members would know
- Contact the person who the caller claims is in trouble, or other family members regarding the call
- If the caller says your loved one is in the hospital, call that hospital directly and verify the kind of help needed. Or if the caller says your loved one was arrested, call that local police department
- Don't volunteer any information
- Encourage your children and grandchildren not to share too much PII on social media
- Never give out money or PII over the phone
- Set up emergency passwords with your family. If there is a true need for funds, they will give you the password

Stimulus Scams

The government will NOT call you to discuss your stimulus payment

You DO NOT have to pay a fee to get your money

No one can get your money to you faster

ALL adults in America will receive a stimulus benefit if they meet financial criteria

Money is direct deposited or mailed on a prepaid VISA card in the mail

Do not provide your PII, including your SSN, to anyone who calls you. If you receive the VISA card, YOU will place the call to activate, and will have to provide your SNN

You will not be overpaid on your stimulus benefit, so anyone calling you saying you were overpaid and need to wire funds back is a scammer

If you have questions about your stimulus payments, make sure you go to the correct source for help. Go to <https://www.irs.gov> Do not trust other websites or callers!

COVID-19 Impacts

Who has this virus impacted ?

This virus has impacted everyone from working Americans, the elder community, our children, we have ALL been impacted in some manner

Unable to see family

No visitors at hospitals, nursing facilities/assisted living

Unattended deaths

Being unable to go to a routine doctor appointment

Faith Communities not accessible for weekly or holiday services/events



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COVID-19 Impacts

Pets not being able to go to the vets or groomers

Not being able to communicate with a live person at your bank

Everything has to be handled online, this can be difficult if a person is not computer savvy, or does not have internet access

Being isolated, and feeling lonely

Having a mental illness and not being able see your psychologist, or have access to any other resources

Victims may be sheltering at home with an abuser, and have no access to get out and gain assistance or information about things like current scams

How these impacts make you more vulnerable to scams

The impacts of the COVID-19 virus make individuals more vulnerable to scams for many reasons

We are more likely to get scammed by a nice person who is willing to talk to us over the phone or online

The feeling of being lonely, makes us want to chat online more

Someone offering to handle our online bills or to go out and get our groceries seems like a kind gesture- As long as I provide my bank or debit card info...

Unable to go to your doctors office, so a person is more likely to purchase medical supplies over the phone or online

Unable to show love and respect to a loved one who has passed, what else can you do to show support to your family, possibly send money – But are you really sending money to family?

Having a mental illness and self medicating because you need to do something to make yourself feel better.



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Elderly Victims

Older Adults are particularly vulnerable to scams during the coronavirus

Grandparent scam – Majority of grandparents will be willing to pay any amount of money if their grandchild is in some kind of trouble or is in need of any kind of medical attention

The lack of communication with a real person makes elder victims a target (Financial Institution)

In senior living facilities if a senior is unable to see family or friends they may not be able to report abuse or neglect

Some nursing facilities are taking the older adults Stimulus payment without the elder even knowing that it was received

Charity Scam- An elder adult is more likely to want to help during COVID-19 providing donations to help the less fortunate

Mortgage Fraud – This scam also makes the senior community a target. A scammer calls and notifies the homeowner they are to pay extra mortgage fees due to COVID-19- fearing the loss of their home they are likely to pay a fee

Pandemic & Predators

Scammers will take any thing they can to take advantage of others. They are criminal predators!

The COVID-19 pandemic has given scammers a lot of new opportunities

Don't let this pandemic increase your risk of being a crime victim

Pay attention to the Red Flags

Educate others: spread the word! Knowledge is Power!

Report Scams!

Report to Colorado Bureau of Investigation 24 Hour ID Theft & Fraud Hotline

1-855-443-3489



Questions?



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CBI Victim Assistance Team

Victim Assistance Main Office Number	303-239-4242	
Victim Assistance Website	https://www.cbivictimsupport.com	
CBI 24 Hour ID Theft & Fraud Hotline	1-855-443-3489	
CBI ID Theft & Fraud Facebook Page	https://www.facebook.com/CBI.IDTheft	
Hazel Heckers/VA Coordinator	303-239-4649	hazel.heckers@state.co.us
Bobbie Jo Martinez/Bi-lingual VA	303-239-4312	bobbie.Martinez@state.co.us
Bernie Sena/VA	303-239-4147	bernie.sena@state.co.us



24 Hour Victim Support

1-855-443-3489

- CBI provides Victim Advocacy 24/7
- Provide 1st Steps guidance
- “Hand hold” victims as they negotiate the many agencies to restore good name
- Prepare victims for potential re-victimization
- Public Education

Please visit our website: <https://www.cbivictimsupport.com>



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Thank you!

