

POCKET GUIDE ON FIGHTING SCAMS! STAY INFORMED. STAY SAFE.

TYPES OF SCAMS:

- **Grandparent scams** – They pretend to be a grandchild or loved one in trouble and need money quickly.
 - AI can mimic their voice to fool you. (Try reaching them through regular channels first.)
- **Government Imposters scams:** They pose as IRS, Medicare, Social Security demanding payments or personal information. (Hang up. They will never do this by phone or email.)
- **Tech Support scams:** Pop-Ups or calls claiming your computer has a virus and request remote access or payment for fake repairs.
- **Romance scams:** They build online relationships and then over time, ask for money, often for emergencies or travel.
- **Charity scams:** Pressure for donations especially after personal disasters or tragedies. Verify first by reaching out through another means that this pitch is real.
- **Lottery & Sweepstakes:** You are told you won a prize but must pay fees or taxes to claim it.
- **Investment scams:** If you are promised big profits with no risk, it is probably a scam.
- **Home Repair scams:** Fake contractors demand upfront payments and disappear without completing the work.
- **Phishing scams:** Fraudulent emails or texts impersonating banks or companies to steal personal information.
- **Utility scams:** Callers claim your utilities will be shut off unless an immediate payment is made.

PREVENTION: HOW TO PROTECT YOURSELF:

- Never send money to someone you don't know or haven't met in person.
- Don't click on links contained in text messages or emails.
- Verify information received by calling the institution yourself and googling whether there is a scam related to that entity.
- Trust your gut by talking to someone you trust; they can help identify red flags you might have missed.
- Freeze your credit with Equifax, TransUnion, and Experian to prevent someone from using your personal information to open a credit card, line of credit, etc. You can unfreeze it for 24 hours if you need to purchase something that needs a credit check.

AARP recommends you download a free copy of your credit report via the government-authorized website [AnnualCreditReport.com](https://www.annualcreditreport.com), and scrutinize it carefully for anything that doesn't look right. Also consider placing a fraud alert on your credit report, which forces creditors to take additional steps to verify that the person who wants to open an account is you. Or you can simply put a security freeze on your credit, which prevents new creditors from accessing your file at all, unless you unfreeze it. Here's a [primer](#) on how to do all that.

Finally, check to see if your credit card company can send you an alert anytime a purchase is made.

Call them if you find unauthorized entries.

REPORTING A SCAM

LOCAL SOURCES

- City of Lincoln Police Department. Please report any suspicious encounters to the Lincoln Police non-emergency line at 916.645.4040.
- File an incident report with [Neighborhood Watch](#) so our community stays informed.

STATE SOURCES OF REPORTING

- *CA Dept of Financial Protection & Innovation*: Call 1-866-275-2677 or www.dfpi.ca.gov
- *CA State Contractor's Board (for contractor fraud)*
https://www.cslb.ca.gov/Consumers/Filing_A_Complaint/

FEDERAL SOURCES OF REPORTING

- *Federal Trade Commission (FTC)*: Report scams at reportfraud.ftc.gov or by calling 1-877-FTC-HELP.
- *FBI Internet Crime Complaint Center (IC3)*: File a complaint at ic3.gov for internet-related crimes.
- *Federal Communications Commission (FCC)*: Report unwanted or scam phone calls at consumercomplaints.fcc.gov.

OTHER SOURCES OF REPORTING

- *Your phone provider*: Notify them about phone scams or suspicious calls.

CAN YOU GET YOUR MONEY BACK?

- Possibly. It is worth a try! Call your bank and your credit card company. They can change your account to deny them further access.
- If you spot fraudulent charges on your credit or debt card, ask the institution to reverse the transaction and give you the money back.
- If you paid using a wire transfer service or gift card company, ask them to stop payment.

HOW TO STOP OR SLOW UNWANTED PHONE CALLS

1. Through the Carrier
 - a. Most phone carriers now provide free or low-cost spam call protection (AT&T Call Protect, Verizon Call Filter, T-Mobile Scam Shield)
 - b. They can block known scam numbers and flag suspicious calls before they ring.
2. Through your Phone's Built In Tools
 - a. I-phone: Settings – phone- Silence Unknown callers (sends them straight to voicemail)
 - b. Android: Use call screening or block/report spam features. (note: you could accidentally silence a call from a doctor or financial institution)
3. Third Party Call Blocking Apps

Apps like Hiya, Nomorobo or RoboKiller use large spam databases to filter unwanted calls.

4. National Do Not Call Registry *(U.S.) Register your number at donotcall.gov (cuts down on legitimate telemarketing calls and makes it easier to spot which are scams.)
5. Report and Block:
 - a. On smartphones, block and report numbers after each unwanted call.
 - b. While scammers often rotate numbers, reporting still helps carriers and apps strengthen their filters.

GOOD TELEPHONE PRACTICES:

1. Don't answer unknown numbers – if it is important they will leave a voicemail.
2. Never press numbers or say yes to prompts on suspicious calls (scammers can misuse recordings)
3. Avoid sharing your phone number unnecessarily online.