

GRANDPARENT SCAM – A NEW TWIST

I wrote about this scam several times, and when I talk about the scam to public groups, it seems like many people know about it, but I learned today about a new twist, which almost cost a Clinton man \$3000.

A Clinton senior citizen received a phone call from someone who sounded just like his grandson. The grandson said he rode in a car with a friend who got stopped for speeding. The stop led to police finding drugs in the car, and jailing the grandson. He needed \$3000 in bond money to get out, and needed to keep it quiet. So far, this is pretty standard stuff. But the grandson said the arrest happened in Davenport, on his lunchbreak, as he rode back to work. Most of these types of scam calls have the arrest happening in a foreign country, like Mexico, or Panama. Now the real grandson did work in Davenport, so this made the situation sound realistic. A new twist, but a pretty effective one.

And another new twist...The grandson put the arresting officer on the phone. This officer said if the grandparent wanted to keep this quiet, not to go to the Davenport Police Dept to post bond, but to handle it by purchasing a Reloadit pre-paid debit card, and loading \$3000 on the card. When the grandparent got this done, he needed to call the officer back. The officer told the grandparent to go to Home Depot to buy this card, and told him not to tell anyone there why he needed the cards.

So the grandparent withdrew \$3000 from his bank, went to Home Depot, and bought \$3000 worth of what looked like Reloadit cards. But they weren't Reloadit cards. He bought Home Depot gift cards, called Man Cards. When the grandparent called this Davenport officer back and read off the card numbers, the officer told him, "you bought the wrong cards; you need to go back and get Reloadit cards."

The upset and bewildered grandparent returned to Home Depot and asked about Reloadit cards. Home Depot did sell these, but their alert merchandising manager, Ike Severson started asking questions and doing a little online research. He figured out this was a scam, and persuaded the grandparent not to buy any more cards. This story is still unfolding, but it seems likely the victim will get his \$3000 back from Home Depot, as no one lost any money. A shout-out for good work to the Home Depot staff, especially Ike Severson!

This is the first time I heard of grandparent scam crooks, or any scammers, asking for a Reloadit card. Up to now, Green Dot Moneybags seem to be the favored financial card demanded by crooks. Here's my warning – if you are not familiar with these kinds of financial products, be extremely wary about buying them for someone who calls you out of the blue, for any reason. Ask questions. Call the police. Don't make quick decisions.

HOME IMPROVEMENT SCAMS

Two weeks ago I wrote about a free lunch offered to folks in order to entice them in to hear a presentation on attic insulation. A Clinton woman read the column and called me. She bought what sounds like the same product in 2008 after attending a free lunch at a local restaurant. She paid \$1350. The installers did a lousy job, and the product never saved her any money. She tried for five years to contact the sales company. No one ever returned her calls. Finally, she found the number disconnected. Remember the question I asked two weeks ago, "Is there ever really a free lunch?"

A Lost Nation woman called me this week complaining about a phone call offering home improvements. HCI Get-a-Pro, a general contractor based in Moline, Illinois, called her to tell her she might be eligible for a \$25,000 grant for home improvements. The caller wanted to get an estimator to the house, to see what they could do for \$25,000. What the caller did not say was such grants come about only after application, and must meet income guidelines and comply with other regulations. The caller considered this kind of call deceptive, with the goal of the caller to get a contract signed before the customer knew if they might be awarded any such grant.

I received another complaint on this same company last year, from Camanche. Representatives from this company persuaded a blind 86 year old man to sign a contract for a roofing job. The validity of that contract is still under legal dispute. My point of this story is, be pretty skeptical of someone who calls you trying to sell home improvements which you did not ask for. Deal only with people you know, or on whom you receive favorable references from sources you trust.

You can contact me to talk about scams or frauds by calling me at Seniors vs. Crime at 563-242-9211 extension 4433, or by email at randymeier@gapa911.us. If you email, include a phone number, as I usually

like to talk to you directly to get the details. Most of what I learn, I get from the general public who get in touch with me.

End of column/rmeier