

IRS PHONE SCAM CHANGES – A LITTLE

Hundreds, if not thousands, of area residents received bogus IRS phone calls since this particular scam surfaced in 2014. This scam features a robo-call from a computer-generated voice, urging the recipient to immediately call the number provided to reach the Internal Revenue Service. The message warns of lawsuits or jail if the call is not returned. Although this is a durable and long-running scam, I've yet to talk to anyone who admits they lost money to the crooks running this fraud. Nationwide, I know that is not the case, as the Internal Revenue Service knows of at least \$15 million lost by US taxpayers.

But now I am getting many reports which suggest this scam is changing up a few things. My records show eleven calls to me this month in which the robo-caller tells the recipient the US Treasury is calling, and demanding a call back to the number provided, to schedule an appearance before a US magistrate, to address claims of tax fraud. And there is usually a warning about the consequences of not returning the call. Folks are still reporting many IRS scam calls, but the inclusion of the US Treasury name seems like additional twist to this bogus scheme. So – IRS or US Treasury – it's all fake. If whatever government agency wants to get in contact with you about taxes, they will send out something in the US Mail. They won't initiate contact through the phone.

BENEFITS OF FREE CREDIT REPORT

When it comes to protecting your identity or your credit score, one of the most effective tools to accomplish this is your credit report. Even better, this is free. By law, each of the three major credit reporting agencies (TransUnion, Equifax, and Experian) must provide a free credit report on demand to every consumer, once a year. This report will show you who made credit inquiries against your name, and detail credit accounts opened in your name.

You can pay a credit protection company, like Lifelock, a monthly subscription fee, running up to \$40 a month, but I consider it unnecessary if you take advantage of the free services. Plus Lifelock seems to over-promise and under-deliver, according to lawsuits the federal government has filed against them.

A retired Clinton physician, now living out of state, found out the value of the free credit report. He contacted me after learning someone accessed his bank account, wanting suggestions on other steps to take to mitigate identity theft. I encouraged him to order up a credit report. He did, and immediately found out someone the previous week opened a credit card without his authorization, and charged \$7900 against the card at Best Buy. So by checking his credit, he got that scheme shut down before it could do any more damage.

You can order a credit report online at www.annualcreditreport.com. Or you can call 877-322-8228. I encourage the online report. The results will arrive almost immediately. By that I mean within a couple of minutes. You can wait one or two weeks for the mailed version to arrive if you call and order. When you do order, don't be put off by the verification questions you will get. These are designed to make the determination if you really are who you say you are. You will need to provide your social security number, but beyond that, expect questions about previous addresses, the amount of your mortgage payments, previous employment, etc.

COMPUTER VIRUSES FROM YOUR FRIENDS

A Clinton man called me up to tell me how he got a virus on his computer. While working on his desktop, a "pop-up blocker" appeared. His screen locked up, displaying a scary message which told him of an error which threatened to destroy his computer hard drive and memory, unless he called a certain number. The man recognized this as a scam, and did not call. It cost \$120 for a local tech to remove the virus.

None of this so far is too unusual, sad to say. I've heard this story all too often. The unusual part was the man figured out the source of the virus. His wife received an email from a relative, but it was only a partial message. The message ended with a link. Thinking if she opened the link, she would see the remainder of the message, she clicked it open. And that's when the virus downloaded. It turns out someone hacked into the relative's email, and sent out phony messages to everyone in the relative's address book, containing this malicious link.

Computer security experts always caution us not to open links from sources we don't trust, but maybe we need to be even more cautious. If a link just does not seem to belong with the message, maybe check with the sender to verify.

NEWS FROM THE COURTS

The Federal Trade Commission announced on August 29, they settled a six-year old lawsuit against a man and his company that ran a "free trial" scheme which fleeced consumers of \$280 million. Jeremy Johnson owned IWorks, which established websites promoting government grants and "money-making products", whatever that is. When visitors to these websites agreed to try out these products on a "free trial" basis, they agreed to pay a small shipping and handling fee. Well, IWorks instead charged the consumers' credit cards fees up to \$129.95, and then instituted recurring monthly charges. None of this approved by the consumer. The government is collecting as much of the assets of Johnson as possible, with the intent to refund it to consumers. As for Johnson, a federal judge sentenced him to eleven years in prison after a jury found him guilty in the scheme.

The case shows us why we really to be careful in signing up for “free trials” or “free offers”. Especially when these are offered online, many of these offers come with lengthy agreements with lots of fine print. Some will come with various clauses which require you to “opt-out”, or you will keep running up recurring charges. For instance, you might sign up for a free trial on a service for thirty days. But if you don’t cancel before the due date, you will get billed monthly and perhaps at a rate much higher than you expected. It’s another reason we all need to be closely watching our credit card and bank statements, looking out for charges we did not authorize.

CONTACT SENIORS VS. CRIME

Let me know about scams, fraud, or other crookedness you run across. Most of what I learn, I learn from you. Contact me at Seniors vs. Crime, Clinton County Sheriff’s Office, 563-242-9211 extension 4433, or email me at randymeier@gapa911.us