

PHONY DEBT COLLECTORS IN HANDCUFFS – AT LAST!

Two weeks ago, I wrote about a young woman who came to our office in tears, because a phony debt collector called her and terrified her with a pack of ominous threats of jail and lawsuits. The caller wanted to get paid immediately, or warned the young woman to expect jail if she did not.

This is a very common complaint I get, and probably the one which causes folks the most fright. This is exactly what these phony debt collectors hope for – for their victims to get so scared, they stop thinking clearly and react, rather than take time to consider what is going on.

So I was very encouraged to hear a radio news story last week about the FBI arresting phony debt collectors. I looked into this further. From the website of the US Attorney's Office for the Southern District of New York, I saw a press release reporting the arrest by the FBI of John Williams, owner of Williams, Scott and Associates, and six of his employees with conspiracy to commit wire fraud. Williams ran a debt collection company based in Norcross, Georgia. The federal complaint alleges this company victimized 6000 people from all fifty states to the tune of \$4.1 million, from 2009 to May 2014. They only stopped in May because the FBI raided their offices.

That raid recovered some very interesting evidence. Like scripts these crooks used when they called victims, misrepresenting themselves as law enforcement, or other government agents, claiming they worked for non-existent government agencies, telling victims, "your civil legal rights expired", and just lie after lie. The search also found thousands of recorded phone calls between the scammers and their victims. Some of the calls recorded the scammers "you're on your way to jail", or "what we do is issue warrants."

Now after years of these people threatening folks with arrest, they got handcuffed themselves. That's the good news. The bad news is, there are still more out there. Just as I am writing this, a young woman in Clinton called me to report she received a similar call this morning. The caller wanted \$1249 immediately to pay an \$8000 debt (which does not exist), or expect "legal action."

This press release tells us the prosecution started after the Consumer Financial Protection Bureau and the Federal Trade Commission referred many complaints to the FBI. So it does some good to make a complaint! If

you think you lost money to William, Scott and Associates, please contact me, or call the US Attorney in New York at 866-874-8900.

HOLIDAY SHOPPING ADVICE

The Thanksgiving holiday, or even earlier, seems to signal the start of the annual holiday shopping season. In an effort to protect consumers, many agencies issue shopping advisories or bulletins. I get a lot of these and will try and repeat some of this advice:

- Use your credit cards to make gift purchases, particularly online purchases. Credit cards come with more protections in cases of fraud or disputes. Don't use debit cards for this purpose. Your protection is much more limited.
- Save all your credit card receipts. Review your credit statements each month, and compare the charges with what your receipt shows
- Do you online shopping with only trusted websites. If the website you are shopping at does not offer a physical address for returns, I'd be very cautious about them.
- Don't respond to unsolicited emails offering ads for whatever is popular and in short supply this year. Something offered at an unbelievable price is probably just that – unbelievable
- With online shopping, don't send any payment information by email. This is not secure
- Again with online shopping, don't enter any payment information at an unsecured website. How can you tell? Unsecured website addresses start with" <http://>". Secured site addresses start <https://>. Look for the s, meaning secure. Although this can be faked, they are generally legitimate
- Be careful of auction sites selling gift cards. You will never know what is on the card until you get it – often too late after paying for it. When you buy gift cards at a store, check to see the protective scratch off area on the reverse is not tampered with
- When you are store-shopping for sales, bring the sales advertisement with you. Should any dispute arise, you can use the ad as reference.

A rural Clinton woman, I will call her Elizabeth, contacted me a couple of weeks ago about her shopping experience in Davenport. She bought some new clothing at JC Penney, and stored the purchases in her trunk. She left Northpark and went to Hy-Vee. When she opened the trunk, she saw the

clothing gone. No one knows how, but someone got in and stole it. The thieves almost immediately tried to refund the clothing at JC Penney, but lacked receipts, which caused JC Penney a little pause. This evidently made the thieves nervous, and they fled. The advice Elizabeth gives – keep your receipts with you; don't put them in the shopping bags. Makes sense to me.

CURRENT SCAMS

The tech support scams seem to be trending up again. And becoming more successful. I spoke to two senior citizens in the last two weeks who received calls from "Windows" offering to fix computer problems. Both allowed remote access to their computers, and gave out their credit card numbers to pay for this service. In one of these cases, the scammers convinced the senior to allow them regular access, for the last 11 months. They charged her almost \$3000 in that time period. But they finally over-reached, by asking this senior to order three Iphone 6's, and mail them to India as gifts for the tech's niece. That unmasked these crooks, and the senior came to see me.

Contact me with any reports of scams or frauds. Most of what I learn, I hear about from you readers. Contact me at Seniors vs. Crime, Clinton County Sheriff's Office, 563-242-9211, extension 4433, or email me at randymeier@gapa911.us.

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