

## KEEP BANK ACCOUNT INFO TO YOURSELF – HERE’S WHY

Standard advice from every consumer protection advice is to never give out personal financial information to someone you do not know. And a lot of folks know this, but what does “personal financial information” mean? Almost of all of us recognize this means our social security number, for sure. I get a lot of calls reporting scam phone calls, and my caller tells me, with pride, “I didn’t tell him my social security number!”

But “personal financial information” means more than that social security number. It certainly also includes your bank account number and your bank routing number, which is what I want to zero in on in this column. What’s a bank routing number? That’s a nine digit series of numbers, unique to each banking institution in the country. It appears on the bottom of your checks.

Several cases recently reported to me show the pitfalls of giving out your bank account information:

- a Dewitt senior citizen, Curtis, got a call from a friend in Clinton, Kendra. after Kendra’s computer contracted a virus which locked up the computer. The computer displayed a “help” number. Curtis, wanting to help out a friend, called the number. A crook on the other end of the line persuaded him to give up his bank account information to pay for a \$598 one year security maintenance plan for the computer. Now our helpful senior needs to close that account and try and stop any electronic payments from the account.
- A retired Clinton man, Dan, received a call from someone who wanted to refund \$465 Dan paid six months earlier for a virus protection plan. To process the refund, the caller wanted Dan to permit him to remotely access his bank account, to deposit the refund. Dan agreed, and it appeared as if someone deposited \$10,000 instead of \$465. The caller claimed he made a mistake, and demanded Dan withdraw \$9535 in cash from his bank, and deposit it into another account with Wells Fargo. Well, Dan did as asked, and spent a day going from Wells Fargo branch to Wells Fargo branch, trying to deposit this case. Wells Fargo refused to accept the deposit. After a day’s reflection, Dan checked with his own bank, only to discover no one put any money in his account. The crooks merely transferred \$10,000 from savings to checking, making it appear like a deposit. So Dan spent the day trying to give away his own money, and, happily, failed.
- An eighteen year old Clinton man, Nicholas, used a dating website and started exchanging messages with someone whose profile appeared on the site. This person wanted to help out Nicholas, and persuaded him to give up his bank information, as well as his online banking password, to allow some deposits to Nicholas’s account. Someone used a mobile banking app to electronically deposit two money orders for \$1900 in Nicholas’s account. Gratified, Nicholas

spent some of the money, only to find out the deposited money orders were fake. Now he owes the bank.

What's message I want to drive home? NEVER give out your banking information to someone you don't know. No matter how the scammer dresses up their request for this information, it's always going to be a scam.

## **RX DRUG TAKEBACK EVENT**

We're getting another chance to clean out the medicine cabinet. Saturday, April 28, from 10 am to 2 pm, you can show up at the Camanche Police Department at 819 South Washington Blvd, and safely dispose of out-of-date, unused, or unnecessary medications. You can turn them in still in their original bottles or containers. All medications are accepted, except for needles or glass.

This is a chance to properly dispose of these products, rather than risk them getting stolen, or misusing them yourself in a confused moment. This method of disposal prevents these substances from entering the water stream, and contaminating our water supply.

If you this date does not work for you, remember you can drop off these medications during business hours at several places:

- Scott Thrifty White Drug at 629 6<sup>th</sup> Avenue, Dewitt
- Wagner Pharmacy and Integrated Health, 1726 No. 2<sup>nd</sup> St, Clinton
- Dewitt Police Department, 1505 6<sup>th</sup> Ave, Dewitt
- Camanche Police Department, 819 S. Washington Blvd, Camanche
- Clinton County Sheriff's Office, 241 7<sup>th</sup> Ave North, Clinton

Don't let this stuff stack up, get rid of it safely.

## **PLUS FIFTY LIVING FAIR**

Come out and visit us at Seniors vs. Crime table at the Plus Fifty Living Fair on April 24<sup>th</sup>. The event will be held at Vista Grande this year. You can look over some of our material relating to fraud prevention, register for a door prize, or just introduce yourself.

## **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](mailto:randymeier@gapa911.us).

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