



Fourth Quarter 2019

Are You About to Be Scammed?

The problem with people is that we are basically nice. We want to think the best of others and we want to help those in need. Scammers and predators understand that as well. But they are not nice and they see others as sheep deserving to be fleeced.

There are two key red flags that can help you avoid being the victim:

1. **The scammer says they need money immediately.**
2. **You are asked for personal details – in particular, credit card information, banking information and personal identification.**

Unless you know the caller personally, always question the source of a phone call or email contact. Phone numbers and email addresses can be spoofed. Thanks to social media, it can be relatively easy for someone to find out personal information about you, family members and friends and use that information to convince you the message is real.

If you think you are being scammed...

- **STALL.** Tell the caller or email sender you need to find the information they want. Ask for contact information to follow up.
- **VERIFY.** Use your phone directory, contacts file, customer service numbers or any other source you know is accurate to verify the request. Call the IRS, the police department, Social Security, the non-profit or an individual that the caller says needs help,
- **REPORT.** If you have an obvious fraud, report it to the appropriate agencies listed below.
- **WARN.** Caution others about the fraud by letting family, friends and neighbors know about your experience.

Report Scams to the Following Agencies

Romance scams and tech support scams initiated via the internet and resulting in a phone call should be reported to the FBI's Internet Crime Complaint Center (IC3) - <https://www.ic3.gov/>.

IRS scam calls should be reported to the Treasury Inspector General for Tax Administration (TIGTA) - https://www.treasury.gov/tigta/contact_report_scam.shtml

Lottery and sweepstakes scams, free vacation or prize scams, energy bill scams, tech support scams, loan and refinancing scams, fraudulent debt collectors, fake charities, medical alert scams, pharmaceutical scams, and telemarketers that do not respect the Do Not Call list should be reported to the Federal Trade Commission's Complaint Assistant - <https://www.ftccomplaintassistant.gov/>

Telemarketers and debt collectors who are using caller ID spoofing should be reported to the Federal Communications Commission - <https://consumercomplaints.fcc.gov/>.



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