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San Diego Sheriff's Department

The reality

- Fraud is one of the easiest crimes for someone to commit.
- Average loss is 311 dollars.



Individual

- What types of scams are we seeing?
- How are they contacting people?
- Who are they targeting?
- Why?



Types of individual fraud

- Phone
- Mail (Letters)
- E-mail
- Social Media
- Skimming
- Job
- Romance



Phone scams

- Phone scams are increasing
- Easy way for scammers to get your info (can be gradually over time)

EXAMPLES:

- IRS wanting money
- You are under arrest/warrant
- Grandma scam
- Your computer is hacked



Text scams

- Will ask who you are.
- Will continue to text and ask for additional information.
- Will say you won something, but that you must pay them first. (sweepstakes or publisher's clearinghouse)
- Will pose as a company and say you got hacked.

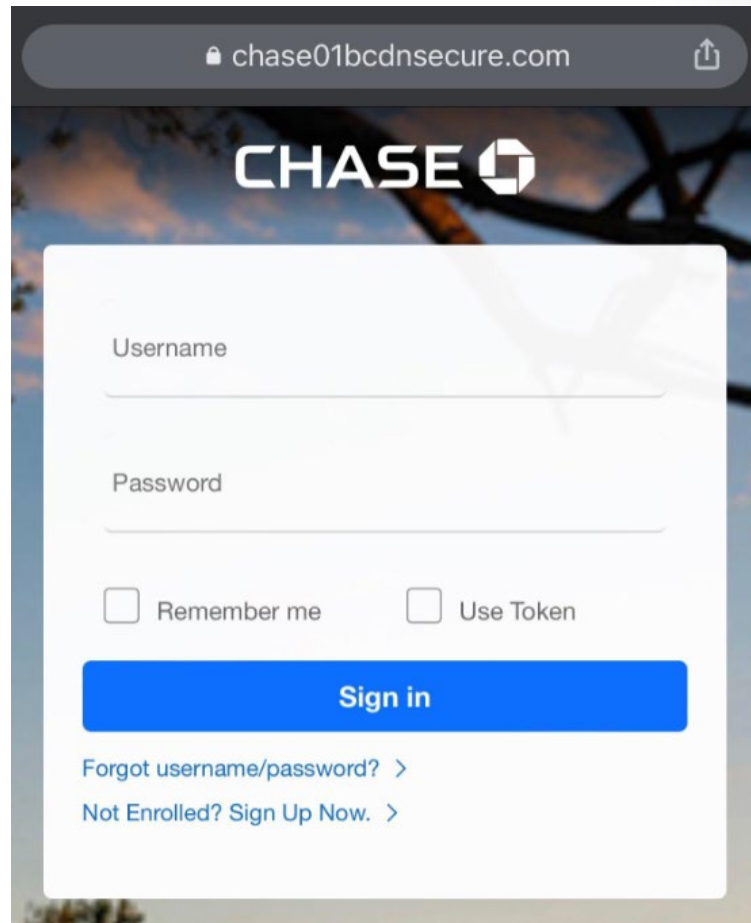
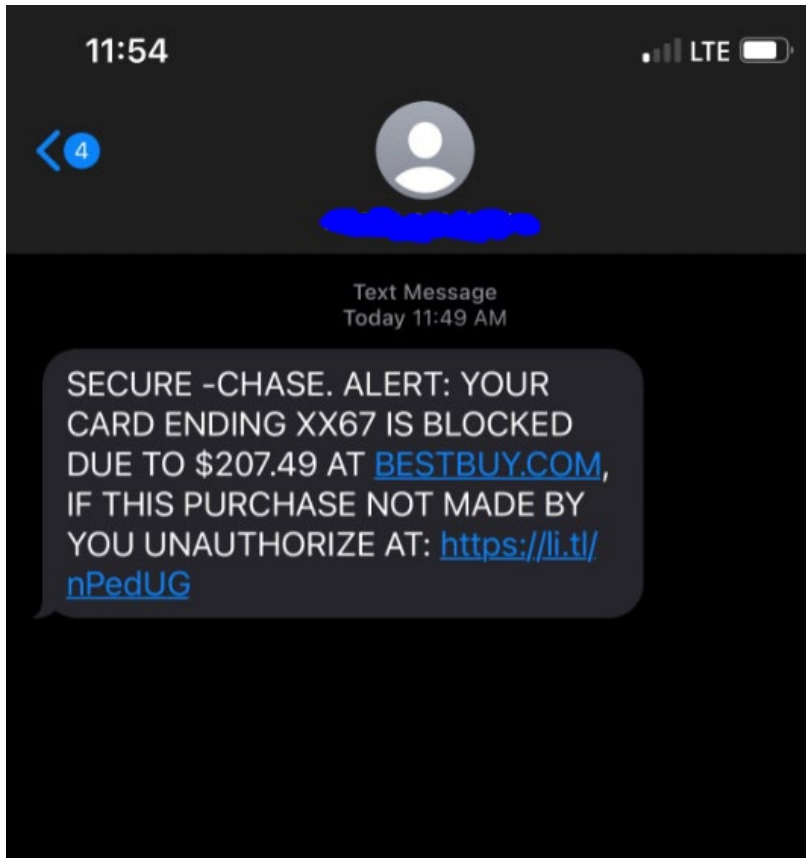
Your entry in our drawing
WON you a free \$1,000
Best Buy GiftCard! Enter
"614" at
www.bestbuy.com.tbtt.biz
so we can ship it to you
immediately.

Messages (2) MYAPPL

Details

Text Message
Today 18:24

The Apple ID associated
with this number is due to
be terminated. To prevent
this please confirm your
details at [http://
supportatapple.com/](http://supportatapple.com/) -
Apple Inc.



Letters

- You won the lotto!
- Fake letters from known businesses/companies.
- SDG&E/AT&T/Social Sec
- Report all letters to your local Postal Inspector.

THIS IS AN EXAMPLE OF A SCAM EMAIL.
THE U.S. EMBASSY WILL NEVER EMAIL YOU TO SEND MONEY FOR A VISA.

INSTRUCTIONS

Please read and follow all the instructions very carefully. With the Diversity Visa (also known as Green Card) you will enjoy all the advantages and benefits of a US permanent resident, including health and education benefits, and employment opportunities along with guidance in your new country, orientation sessions and programs to integrate into mainstream American society. Once received you can use it at any time you want to move in the United States or just travel. The visa must be renewed after 10 years.

Although you will have all the rights that a U.S. citizen has in the United States, without a relative or friend in the United States you may find the relocation difficult and expensive due the lack of experience in the American society. Therefore the U.S. Government helps you with accommodation options that you may attach to your visa. These options are not free but are sponsored by the U.S. Government so you may find them convenient as they are cheaper, under market price :

Option #1 : Health Insurance	Amount (per person)
Freedom HSA Direct Individual Health insurance for 1 year	\$200

Option #2 : Dwelling	Amount (per apartment)
Apartment in New York, Queens(1 bedroom) for 3 months	\$400

Option #3 : Guaranteed job	Amount (per person)
A job in the field that you are currently qualified so you can start working even from the first week you arrive in the United States and get paid as U.S citizen.	\$300

Option #4 : Education	Amount (per person)
Education for U.S. Students or Higher Education through EducationUSA. It includes transfer to a U.S college or University so you can continue your educational study. More details can be found at http://educationusa.state.gov/ .	\$320

We remind you that only the visa processing fee (\$440) is mandatory and the above options are optional so you are not required to pay any of them. However if you don't pay now once arrived in the United States you need to manage everything by yourself.

Accompanying family members(wife/husband, fiancée, brothers, sisters, children, cousins) may be included in the program and their visas will be provided at the same time with yours so you can travel/move together in the same time. However the fees must be paid per person. There is no

<https://www.uspis.gov/report>

E-mail

- They need your help.
- You owe them.
- Someone has used your account/hacked.

- Suspicious links.
- Fake company emails.
- Threats.



From: Chase <slaguna1@cox.net>
Date: August 19, 2018 at 6:16:13 PM CDT
Subject: Fraudulent: Update Required
Reply-To: Cha: <slaguna1@cox.net>

Jp Morgan Chase Customer

We apologize for the recent ongoing fraud activities on our website we therefore **needs** you to update your account with us as soon as possible.

[Update Account](#)

Thanks

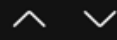
From: Bank of America <willieterry@cox.net>
Date: August 7, 2018 at 4:00:25 PM PDT
Subject: VIEW YOUR DOCUMENT
Reply-To: Bank of America <willieterry@cox.net>

Dear Valued Customer,

A check of \$550 was deposited into your Bank of America, kindly view the attachment to get **fully** details of this transaction.

[DOWNLOAD](#)

© 2018 Bank of America. All Rights Reserved.



Re: [Dear Customer]: We detected unusual activity on your account on Monday, May 16, 2022 (EDT)



May 16, 2022 6:45 AM

From Chase Support

Hide

To chaseinfo@customer.com

Bcc [redacted]

Save as group



ChaseSecurityInfo (1).pdf
97 KB

Save



Reply



Reply all



Forward



Delete



More





! Account Locked. ID :
EVOIM-DWVCIZA



May 12, 2022 9:02 AM

no-reply@service.paypl.com

[Details](#)



Hi [REDACTED]

Your PayPal account has been temporarily restricted.

You were recently asked to take an action on your account and it looks like we didn't receive a requested response. We have found suspicious activity on the credit card linked to your PayPal account. You must confirm your identity to confirm that you are the owner of the credit card.

To maintain account security, please provide documents confirming your identity. We've also imposed temporary limits on certain features on your PayPal account.

Login to your PayPal account and perform the required steps.

[Login to PayPal](#)

Thank you for being a PayPal customer.

Sincerely,
PayPal



Are your PayPal account details up to date?

Review your account details now to ensure they are up to date.

[Log In and Review](#)



Imposter fraud

- Sometimes hackers get into company e-mail.
- Be skeptical when you are asked for large amounts of money in a short amount of time.



Social Media

- Be wary if you are contacted out of the blue by someone you don't know.
- Never send anyone money through a social media platform/connect your cards.
- Put your accounts on private.
- Do not put your info out there.
- Double Facebooks



Romance Scams

Signs of a Scam



Professes love quickly.
Claims to be overseas for
business or military service.



Asks for money, and lures
you off the dating site.



Claims to need money
— for emergencies,
hospital bills, or travel.
Plans to visit, but can't
because of an emergency.



What to do

- 1 Slow down** — and talk to someone you trust. Don't let a scammer rush you.
- 2 Never transfer money** from your bank account, buy gift cards, or wire money to an online love interest. You won't get it back.
- 3 Contact your bank right away** if you think you've sent money to a scammer.
- 4 Report your experience to:**
 - The online dating site
 - Federal Trade Commission: [ftc.gov/complaint](https://www.ftc.gov/complaint)
 - Federal Bureau of Investigation: [ic3.gov](https://www.ic3.gov)

Job Scams

Be Suspicious if:

- You receive a job offer without an interview.
- You receive a check before you start a job.
- You are asked to cash the check, send a portion of the money to the sender, and keep a some of the money for yourself for your trouble.



Skimming

- Gas pumps
- Waitresses/ Waiters
- Point of Sale (POS)
- Checkouts



Green dot/Apple iTunes cards/Any type of gift card

- Know it is a scam if they are asking for these types of payments.
- You cannot pay off a warrant with any of these.
- Never give any info out to the people asking for these.



GREEN DOT PREPAID DEBIT CARDS



Confidential and Proprietary Information



Cryptocurrency



Characteristics of Cryptocurrency Scams

Cryptocurrency scams are fraudulent asks for cryptocurrency payments, and they can come in many forms — with common red flags to watch for.



A legitimate source, like a government official, asks for payments in cryptocurrency via email.



You're approached with a cryptocurrency investment opportunity you didn't ask for.



A person or advertisement on social media wants you to pay in cryptocurrency.

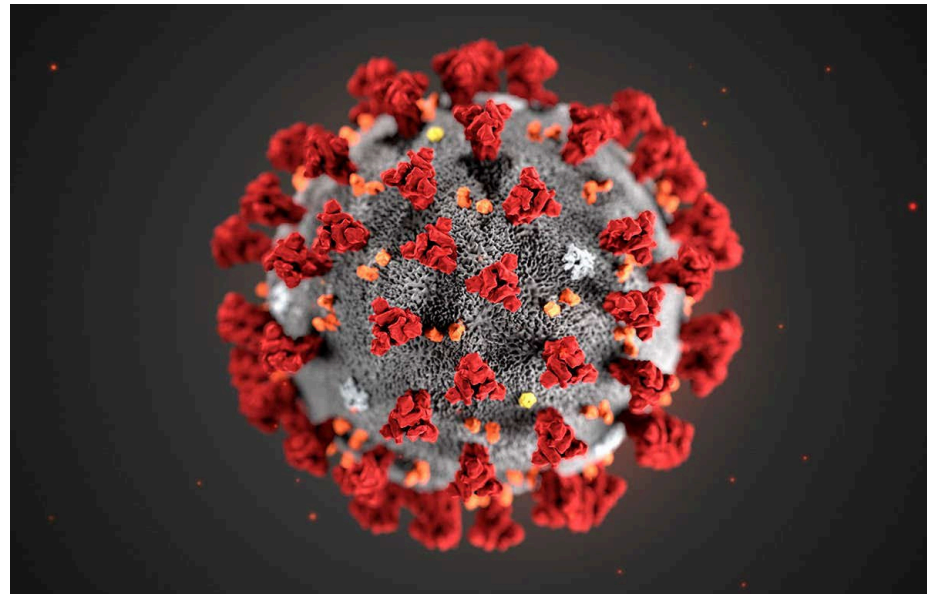
Cyber Attacks

- Predicting 5.2 trillion loss from companies.
- Criminals follow where the money goes.
- They will sell your info.
- More of your personal info = more money scammers get.
- Lots of the info they find about you can be found on free Wi-Fi.



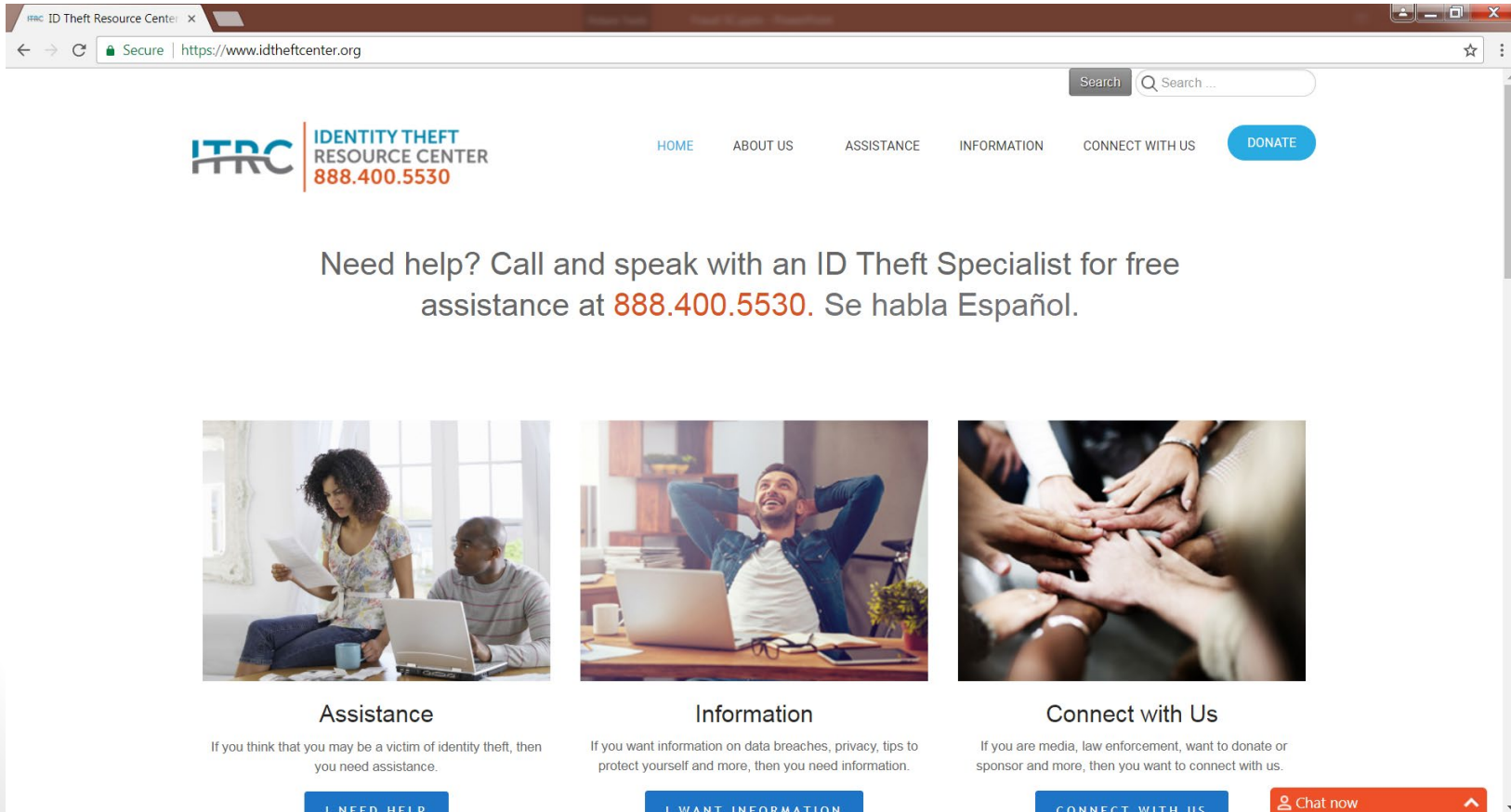
COVID 19

- Supplements
- Resources/ PPE
- Check deposits (stimulus checks)
- Government agencies (IRS, WHO)
- Donations



ID Theft Resource Center

- Helps anyone with identity theft problems
- Will guide you if you are ever a victim of fraud or identity theft
- They're **FREE!**



The screenshot shows the homepage of the ID Theft Resource Center. At the top, there is a navigation bar with the ITRC logo, the text "IDENTITY THEFT RESOURCE CENTER 888.400.5530", and menu items: HOME, ABOUT US, ASSISTANCE, INFORMATION, CONNECT WITH US, and a blue "DONATE" button. A search bar is also present. Below the navigation is a central message: "Need help? Call and speak with an ID Theft Specialist for free assistance at 888.400.5530. Se habla Español." Below this message are three columns, each with an image, a title, a short description, and a call-to-action button. The first column features an image of a woman and a man looking at a laptop, titled "Assistance" with the text "If you think that you may be a victim of identity theft, then you need assistance." and a blue button "I NEED HELP". The second column features an image of a man sitting at a desk with a laptop, titled "Information" with the text "If you want information on data breaches, privacy, tips to protect yourself and more, then you need information." and a blue button "I WANT INFORMATION". The third column features an image of several hands stacked together, titled "Connect with Us" with the text "If you are media, law enforcement, want to donate or sponsor and more, then you want to connect with us." and a blue button "CONNECT WITH US". At the bottom right, there is a red "Chat now" button with a person icon.

ITRC | IDENTITY THEFT RESOURCE CENTER
888.400.5530

HOME ABOUT US ASSISTANCE INFORMATION CONNECT WITH US DONATE

Search Search ...

Need help? Call and speak with an ID Theft Specialist for free assistance at **888.400.5530**. Se habla Español.

Assistance
If you think that you may be a victim of identity theft, then you need assistance.
[I NEED HELP](#)

Information
If you want information on data breaches, privacy, tips to protect yourself and more, then you need information.
[I WANT INFORMATION](#)

Connect with Us
If you are media, law enforcement, want to donate or sponsor and more, then you want to connect with us.
[CONNECT WITH US](#)

[Chat now](#)



FEDERAL TRADE COMMISSION
PROTECTING AMERICA'S CONSUMERS

[Enforcement](#) ▾ [Policy](#) ▾ [Advice and Guidance](#) ▾ [News and Events](#) ▾ [About the FTC](#) ▾ 

Open Commission Meeting

Address the Commission and learn more about what's happening at the agency during this live, interactive event on May 19 starting at 1pm ET.

[View Live Webcast](#)

Feedback



Have you been targeted by an illegal business practice or scam?

[Report to the FTC](#)

Take Action

 [Report fraud](#)

 [Submit a public comment](#)

 [File an antitrust complaint](#)

 [Get your free credit report](#)

 [Report identity theft](#)

 [Register for Do Not Call](#)

Protect yourself!

- Watch your credit reports.
- Keep your info to yourself.
- Put credit freezes on your accounts(TransUnion, Experian, Equifax).
- Make it harder for others to contact you.

**PROTECT
YOURSELF**

FROM SCAMS

Be smart!

- Make everything on your social media accounts private.
- **Google** yourself.
- Don't give out any info if you don't have to.
- Stop answering your phone when you don't know who it is.
- Strangers are **not** your friends.

**BE SMART, BE
INTELLIGENT AND
BE INFORMED.**

Remember...

- If it's too good to be true, **IT IS**.
- If you doubt something, question it.
- Be careful of what personal info you are giving out.
- Stay in the loop about what kinds of scams are occurring
- Talk to each other!





Questions?

Monica Cordero

Crime Prevention Specialist

Financial Crimes and Elder Abuse Unit

Desk Line: (858) 285-6226

If you need to **report** fraud, contact your local law enforcement agency.

SDSD Non-Emergency

Phone Number:

(858) 565-5200