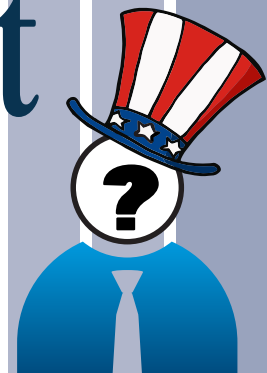


Beware of Government Impostor Scams



AN OLD CON WITH A NEW TWIST

consumer**brief**

In an emerging scam, con artists are using the names of government agencies – such as that of the New Jersey Office of the Attorney General, or the U.S. Securities and Exchange Commission – in order to trick victims into opening themselves up to identity theft.

The “Government Impersonator Scam” is a new and clever variation of the impostor scam – a con game that’s very old, but never fails to take in new victims.

In such scams, a con artist will contact victims via phone, e-mail, or old-fashioned mail. The scammer will tell a story that entices the victim to send money. Or, in order to steal the victim’s identity, the scammer may ask the victim to provide personal information such as his or her Social Security number, bank account, or credit card numbers. (*See Consumer Brief: Beware of the Grandparent Scam for more information about impostor scams.*)

Impostor scams depend on a story that seems plausible – and a false sense of urgency (“you must act now!”) that prevents the victim from taking time to truly examine the story they’re being told.

EXAMPLE 1: FAKE ATTORNEY GENERAL

In one recent example of the Government Impostor Scam, con artists sent a fraudulent mailing that bore the logo and seal of the New Jersey Attorney General’s Office. The 11-page “Notice of Remedy and Settlement of Class Action” invited consumers to apply for their share of the proceeds from a fictitious multimillion-dollar legal settlement.



The letter was highly detailed and carefully crafted and was, therefore, a very dangerous scam. It was cleverly designed to mimic an official government document. It bore a New Jersey Department of Law and Public Safety letterhead, although with the name and signature of someone who was not and never had been the Attorney General.

The letter even included a phone number and an e-mail address, which were manned by perpetrators of the scam. When an inspector representing New Jersey’s actual Attorney General called the number, it was answered by someone who spoke with a strange accent and who claimed to work for the State of New Jersey.

EXAMPLE 2: NOT THE S.E.C.

The U.S. Securities and Exchange Commission has warned investors of similar scams and noted “a recent surge of complaints about a scheme where fraudsters posing as S.E.C. employees call potential victims on the telephone and purport to offer them a large sum of money... in return for depositing a smaller amount... into a specified account. Some of these solicitations may use the name of a legitimate company and refer prospective investors to an operating website. These solicitations, whether made by telephone, e-mail, or other method, are fraudulent.”

PROTECT YOURSELF

With the power of the Internet and desktop publishing programs, it is easier than ever for scammers to create sophisticated documents in order to trick unwary consumers. It is likewise easier than ever for scammers to obtain the names, phone numbers, mailing and e-mail

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addresses of potential victims. Some scammers even set up fake websites in which you can exchange messages with “live chat assistants” who are in on the scam.

If a call, e-mail, or letter purports to be from a business or government agency, take the time to independently verify its accuracy. Find the agency’s phone number from a separate, reliable source, such as its official website. **DO NOT** use any numbers, e-mail addresses, or websites provided in the letter itself, as they may be fraudulent.

If you have been scammed – or if you were contacted by someone you suspect is a scammer – call the New Jersey Division of Consumer Affairs. We will investigate, attempt to recover money you may have lost, and help you navigate the process of protecting yourself and your family against identity theft.

Be an Informed Consumer... *We can Help!*

New Jersey Office of the Attorney General
DIVISION OF CONSUMER AFFAIRS



Consumer Service Center

124 Halsey Street
P.O. Box 45025
Newark, NJ 07101
973-504-6200
800-242-5846
(toll free within N.J.)



E-Mail: AskConsumerAffairs@dca.lps.state.nj.us

website:

www.NJConsumerAffairs.gov

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www.NJConsumerAffairs.gov

