

Shady Operators on the Line

Common **PHONE SCAMS**

Pay up or else!

Someone who claims to be calling from the IRS, a credit card company, or another agency says you, or your spouse, owes them money. If you don't send cash or pay by credit card immediately you'll be hauled into court, your credit will be ruined, and you might even be arrested!

Help me Grandma!

Your grandson calls. His voice may be muffled but his message is clear - he's in big trouble! Either he's been arrested, is short on the rent, or is stranded on vacation. He asks you to please send money but begs you not to tell his parents!

Your new card is ready!

Someone who claims to be calling on behalf of Medicare or Medicaid calls with questions about a claim or to replace your insurance card. But first you must provide personal information - data that can be used to file false claims in your name or steal your identity.

It's lights out for you!

Someone purportedly employed by a utility company calls to say your bill is overdue and threatens to shut off service if you don't send money immediately - preferably in cash or a pre-paid debit card.



Congratulations!

You're a Winner! You get a call announcing you've won a free vacation or a large cash prize! All you need to do to collect is to pay a prize tax, release fee, or other related expense.

Your computer is sick!

A "technical support representative" claiming to be from a computer company calls to warn you of a serious problem with your computer. The caller urges you to download a program, or give him access to your computer, to fix the problem. That disreputable person can then install spyware to steal personal information stored on your computer.



N.J. Division of Consumer Affairs
800-242-5846

www.njconsumeraffairs.gov/anti-fraud-toolkit