

Current Schemes & Scams



Never provide your personal information in response to an unsolicited request (typically phone or email). Scams often prey on financial motivations, fear, or pressure to respond quickly.

- **Jury Duty:** Scammer claims to be with the court and says you failed to report for Jury Duty. Then claims there's a warrant for your arrest! To clear it up, the scammer requests information (typically SSN) for verification purposes. Courts NEVER call.
- **Grandparent:** Usually starts with an "emergency" call or email asking you to wire money to help friend/family "in trouble." NEVER respond to unsolicited requests without confirmation.
- **Stimulus:** Starts with "you are eligible" to get a payment. The scammer will do the "work" but needs some information (and may require a fee). Recent scams with utilities claiming a gov't stimulus program pays bills (there is no program).
- **Stolen Email:** You receive a suspicious email from someone you trust. Do NOT open any included link, but send a separate email to the addressee asking if it is legitimate. Some scam email messages say the sender has lost his billfold/money and needs help to get home from _____. Delete it.
- **IRS Refund:** Many scams are related to identity thieves looking for a legitimate taxpayer's identity and personal information to file a tax return and request a fraudulent refund. Scams often offer additional refunds and need your information to file the forms. Always check with a tax advisor before doing anything.
- **"Nigerian" Scam:** The "Nigerian" Scam involves an unsolicited letter claiming to come from the "Nigerian" Bank or Government. The letter claims to be from a civil servant seeking a reputable foreign company into whose account he can deposit large funds (often \$10-60 million) which the "Nigerian" Government overpaid on a contract. Once they convince you it is legitimate and risk free, the stakes are raised. They may demand up-front bribes or other fees before the money can be transferred.
- **Medicare:** Scams commonly involve Medicare checks, supplies and equipment. Callers claim to be a Medicare official or approved provider offering assistance. Medicare does NOT contact people by email or phone for official business they use the US Mail.
- **Disasters and Home Repairs:** Typically involve door-to-door repair people whom pray on victims of a natural disaster. May claim work can be done immediately, but require a partial payment before starting. These are normally not local businesses. Check references and with The Better Business Bureau before signing a contract. Payment only upon satisfactory completion of the repair. Also, with the aftermath of a large number of natural disasters, many people feel compelled to contribute to victim assistance programs and organizations. Apply a critical eye and due diligence before giving to anyone soliciting donations on behalf of the victims. Many emails, websites, door-to-door collections, mailings and calls are in fact bogus requests not helping the victims.
- **Wire Transfer:** Typically "you have won a free cruise, or sweepstakes, or a product." Or "you have to pay money (a fee) to receive funds, a trip, or a product. Remember "nothing is free" and never pay a fee to get an unsolicited "gift." Misspelled words, poor grammar, foreign connections, etc. are tips of a scam.
- **Arrest Warrant:** Phone calls advising the person answering that there is a warrant for their arrest. Caller then asks for debit/credit card information to pay the bail. Law enforcement does not make calls to request personal financial information.

Sources:

[1] *Fraud Against Seniors* Common Fraud Schemes, FBI www.fbi.gov

[2] *Top 10 Scams Targeting Seniors* National Council on Aging www.ncoa.org

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Additional Resources

Cedar Rapids Police Department

505 1st St SW
Cedar Rapids, IA 52404
(319) 286-5375 ext. 5485
www.cedar-rapids.org/police

Crime Stoppers

1-(800) -272-7463

Cedar Rapids Fire Department

713 1st Avenue SE
Cedar Rapids, IA 52401
(319) 286-5200 – Main Number
(319) 286-5277 – Public Educator
www.cedar-rapids.org/government/departments/fire

Marion Police Department

6315 US-151
Marion, IA 52302
(319) 377-1511
www.cityofmarion.org/departments/police-department

Marion Fire Department

3933 Katz Drive
Marion, IA 52302
(319) 377-8237
www.cityofmarion.org/departments/fire-department

Hiawatha Police Department

101 Emmons St.
Hiawatha, IA 52233
(319) 393-1212

Linn County Sherriff's Office

P.O. Box 669, 310 2nd Avenue SW
Cedar Rapids, IA 52406
(319) 892-6100
www.linncounty.org

Mount Vernon Police Department

213 1st St NW
Mount Vernon, IA 52314
(319) 895-6141
www.cityofmtvernon.com

Linn County Emergency Management

6301 Kirkwood Blvd SW
Cedar Rapids, IA 52404
(319) 892-6500
<http://www.linncounty-ema.org>

Aging Services

317 7th Ave SE Suite 302B
Cedar Rapids, IA 52401
(319) 398-3644
www.agingservicesia.org

Heritage Area Agency on Aging

6301 Kirkwood Blvd SW
Cedar Rapids, IA 52404
(319) 398-5559
www.HeritageAAA.org

Horizons: A Family Service Alliance

819 5th Street SE
Cedar Rapids, IA 52403
(319) 398-3943
www.horizonsfamily.org

LifeLong Links

(Families & Caregivers can get info on services for older adults & persons with disabilities age 18+)
(866) 468-7887
www.lifelonglinks.org

AARP

(866) 554-5378
www.aarp.org/ia

United Way of East Central Iowa

317 7th Avenue SE Suite 401
Cedar Rapids, IA 52401
(319) 398-5372
<http://www.uweci.org/>

