

## THE EVOLUTION OF SCAMMERS

Consumers need to be aware of how to spot scams before they lose their money. As technology improves, new ways of perpetrating these frauds replace the old ones as scammers try to deceive more people into unknowingly turning over their money or personal information.

In the past, foreign dignitary scams were frequently used to trick consumers. These types of scams include a letter, fax or e-mail arriving from someone who claims to be a foreign government executive, prince or doctor. This person says he needs to transfer a large amount of money, perhaps millions of dollars, to the United States, but is unable to do so without your help. The letter proposes that you allow the money to be transferred to your account in exchange for a percentage of the money. However, you are at risk of losing all the funds in your entire bank account if you give the con artist your information.

These scams have become more sophisticated, with consumers receiving e-mail that appears to be from a bank, business or government agency like the IRS. These “phishing” (pronounced “fishing”) scams usually advise consumers that there has been some type of information breach and that the consumer needs to “confirm” information, such as passwords, credit card information, social security numbers, or bank account information. The e-mail will often contain a link to a “spoofed” website that appears to be the website of the company or government agency. Phishing scams can lead to substantial financial loss, ruined credit, prevention of account access, and the creation of false accounts in your name. Remember, a legitimate bank, company,

or government agency will not ask for personal information via e-mail.

In recent years, these scams have been upgraded and modified into the following:

- **A Friend in Need** - You receive an urgent text message or email from someone you know who needs money wired to them right away. Usually, they claim to be out of town or out of the country and either have been robbed, or in need of medical attention, asking that you wire money. The con artists are counting on an emotional response, but take the time to check it out first. Contact your friend directly BEFORE you send the money...even if you know they are out of the country as it says. The scammer may have simply taken information from a social networking site and used these details to fool you.
- **Mystery Shopping** – Consumers are “hired” to go shopping as mystery shoppers and report back to the hiring company. You are sent a check to purchase pre-set items, told to keep a portion of the check and transfer the remaining amount to another account. Although the check may initially appear to clear, the bank will later realize it is a fake and you will end up losing everything.
- **Good Faith/Collateral Scams** – You’ve won large amounts of money! You’re involved in a class action lawsuit! You have money sitting in a bank somewhere! Be very careful if you receive an e-mail, phone call or letter with these claims. Scammers will ask you to transfer a fee of some kind as good faith money, but there’s really no prize to be won. Alternatively, they may send you a



check to cover the taxes or fees you will have to pay to collect the prize - but the check is not only invalid, the con artist now has the necessary information to raid your account.

- **Upping the Sale Price** - A consumer puts an ad in the paper to sell an item, such as a car. He is contacted by a person who is not only going to buy the car, but give him a certified check for more, if he helps the buyer out by transferring part of the excess to another account. He can keep a certain amount above the price of the item for his troubles. The car is picked up and the money transferred, but the check is not valid. The consumer is not only out all of the money, but has also lost his car. He also just gave all his bank account information to a scammer, allowing him to be an easy victim.

- **Government Agency** – Although a government agency could contact you for valid reasons, if they ask you to provide confidential information in an email, it is a scam. Most government agencies will not establish initial contact through email or the internet and they will not just send a check in the mail without prior notification. Scammers posing as a government agent will tell you lies such as your “check is in the mail,” or that there is “no requirement for you to do anything other than send money.” If you have questions or doubts, call the respective agency for verification.

Anyone can be a victim of these types of scams. Although scammers tend to target individuals with fixed or limited incomes, like senior citizens, they are happy to take money from anywhere they can find it. Victims can be anyone with a bank account, SSN or credit card. If you are asked for upfront money from someone you don't know, hang up the phone or delete the e-mail. Once the money is paid, it is nearly impossible to get back. Remember, if it seems too good to be true, it probably is.

Call the Consumer Protection Division's Mediation Unit at 410-528-8662 or toll-free at 1-888-743-0023 if you have more questions regarding scams or concerns about whether something you have received is a scam. If you believe you have fallen victim to a scam, notify your local police and/or State's Attorney's office. If you have reason to believe the scam was initiated from someone outside the country, call the FBI. You may also file a complaint, or e-mail a question to our website, at [www.oag.state.md.us/consumer](http://www.oag.state.md.us/consumer).

## Volunteer Opportunities and Internships

Do you like to help people? Do you live in the Baltimore area? Then come volunteer in the Attorney General's Consumer Protection Division.

Our volunteers respond to consumer inquiries on the telephone hotline, and mediate consumer complaints against businesses and health care providers. You will receive training in mediation and learn valuable skills. The division also offers college and law students a variety of internship opportunities.

Our downtown office is convenient to the Light Rail and Metro, and volunteers receive a travel stipend. No experience necessary. Interested? Call 410-576-6519.

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## Attorney General's Consumer Offices

Consumer Protection Division  
200 St. Paul Place, 16th Fl.  
Baltimore, MD 21202-2021

- General Consumer Complaints: 410-528-8662  
Toll-free: 1-888-743-0023  
TDD: 410-576-6372  
9 a.m. to 3 p.m. Monday-Friday
- Medical Billing Complaints: 410-528-1840  
9 a.m. to 4:30 p.m. Monday-Friday  
To appeal health plan claims decisions:  
Toll-free within Maryland 1-877-261-8807

### Branch Offices

- **Cumberland**  
301-722-2000; 9 a.m. to 12:00 p.m. 3rd Tuesdays
- **Frederick**  
301-600-1071; 9 a.m. to 1:00 p.m. 2nd and 4th Thursdays
- **Hagerstown**  
301-791-4780; 8:30 a.m. to 4:30 p.m. Monday-Friday
- **Prince George's**  
301-386-6200; 9:00 a.m. to 5:00p.m. Monday-Friday
- **Salisbury**  
410-713-3620; 8:30 a.m. to 4:30 p.m. Monday-Friday
- **Southern Maryland (Hughesville)**  
301-274-4620 Toll-free 1-866-366-8343  
9:30 a.m. to 2:30 p.m. Tuesdays

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