

# Common Phone Scams:

## **Pizza Scam**

The phone rings. You answer. The voice says: this is Bob from Mario's Pizza calling, your son (daughter, wife, husband) just ordered a large pizza which we provided but for some reason his (or her) credit card did not go through. The cost is \$14.99, plus tax. He asked me to call you to see if you can provide payment. This scam actually has a very good success rate when the caller uses the name of a local pizza shop and/or knows your family member's name. If provided, your credit card number is then used to purchase expensive items.

## **Grandson or Granddaughter in Jail Scam**

The phone rings. This is officer Don McDavis calling from the North Ohio Police Department. We've arrested your grandson for disorderly conduct and he doesn't have money for bail. He doesn't want his parents to know about his arrest. He asked me to call you to see if you will post his bail. The bail money will be returned once he appears for his hearing. If you can't, he'll stay in jail until his hearing in front of the district magistrate. That will take three days. I'm authorized to accept credit cards for his bail. This scam has a much higher success rate when the caller knows the city where your grandson/granddaughter is living or going to college.

Social media makes it fairly easy to obtain specific information about almost anyone's relatives.

## **A company with whom you do business Scam**

The phone rings. The caller states they represent your doctor's office, cable, power, credit card or any other company you do business with. The caller announces the company has a special offer for you. They then proceed to explain the benefits of the new promotion, i.e. Mastercard can give 70,000 air miles if you sign up. The caller then creates a sense of urgency by stating the offer expires in three days. However, if you are able to sign up today he can guarantee the 70,000 miles or trip to anywhere in the U.S. The conversation then turns to your credit card info.

## **Check Cashing Scam (an actual recent case)**

A Franklin Park senior citizen received what appeared to be authentic \$1,000 U.S. Postal Service Money Order via the U.S. Mail. The cover letter told this resident to cash the money order and purchase credit cards in \$200 denominations. She was to keep \$200 for herself and report the other four card numbers to the company sending the money order (then mail the credit cards back to the company). The senior did deposit the money order into her checking account. Then proceeded to Walmart to purchase the pre-paid credit cards. Fortunately, an astute teller realized the scam and convinced the senior to report the matter to the police.

Had the senior purchased and reported the credit card numbers, those numbers would have been used right away to make purchases. And, of course, the fake money order did bounce.

**If you receive a call such as these, ask the caller for his/her phone number and indicate you're going call them back after you spoken to the police. Chances are they will hang up right away. Never give your credit card information to anyone who calls you on the phone. Or return a call with the number given to you by the caller.**

**If you have to get back to your doctor's office, bank or any other company you do business with, look up and verify the number you are calling, is the correct one.**

Because a person's faculties decline with age, seniors are more susceptible to scams and fraud. For that reason, seniors should be especially on guard and never make hasty decisions about information given over the phone which is followed up by a request for your financial data.

## **Email Scams**

Never, Never, Never, respond to any email request to confirm your financial information. Your financial institution or any private company whom you do business with, already has your info. They don't need to confirm it.

If you check the incoming address of any email requesting your private or financial information, you'll see that it's not coming from the institution or business represented in the body or text of the email.