



Every year crooks defraud millions of people. Often times they use sophisticated technology combined with age-old tricks to get people to send money or give out personal information.

They use old schemes and add new twists to pressure people in making important decisions on the spot.

According to the Better Business Bureau many scams reported to them scare people with threats of arrest, lawsuits, or other frightening actions. Here are a few of the techniques criminals use to draw you in:

Establishing a connection: The scammers try to build a rapport with you. This can be face-to-face, on the phone, or even online.

Source credibility: The criminal uses techniques to make themselves appear

legitimate. They may have fake websites, social media posts, or hacked emails that come from a friend's account. Many scammers pretend to be a trusted business or government agency.

Playing on emotions: Scammers try to get you to make a quick decision before you have time to think about it. They may offer a "limited time only" tactic or pose an emergency situation to play on your emotion to make a quick decision.

The best thing you can do to avoid being conned into giving up information or money is to hang up the phone, delete the email, or shut the door.

Better Business Bureau's Top Scams of 2015

1. Tax Scam

You owe money to the government and you're going to be arrested if you don't pay now.

2. Debt Collection Scam

You owe money for an old debt and you'll be sued if you don't pay now.

3. Sweepstakes/Prizes/Gifts Scam

You've won a prize and all you have to do is prepay the taxes.

4. Tech Support Scam

You have a computer problem but we're from tech support and we can help.

5. Government Grant Scam

You qualified for a government grant; just send the processing fee first.

6. Advance Fee Loan Scam

You've gotten the loan but first you need to pay a deposit or insurance.

7. Credit Card Scam

You can get a better interest rate; just tell us your credit card number and security code.

8. Work from Home Scam

You got the job, now just give us a ton of personal information.

9. Fake Check/Money Order Scam

We overpaid you, but just send us the difference (and later the check will bounce.)

10. Lottery Scam

You won a foreign lottery, but you have to pay upfront for taxes and fees.

What Can You Do?

Here are some things you can do to make sure you are not a victim of a scam.

- Don't be pressured into making fast decisions.
- Take time to research the organization. Check them out on bbb.org, search for the organization online, etc.
- Never provide your personal information (address, date-of-birth, banking information, ID numbers) to people you do not know.
- Don't click on links from unsolicited email or text messages.
- If you are unsure about a call or email that claims to be from your bank, credit card company, financial company, etc., call the business directly using the number on your bill or credit card.
- Never send money by wire transfer or prepaid debit card to someone you don't know or haven't met in person.
- Never send money for an emergency situation unless you can verify the emergency.

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PUBLIC SAFETY



Since it is tax season, IRS imposters continue to be a problem throughout the nation. According to the IRS website phony "IRS agents" have been busy calling residents with bogus stories about delinquent taxes, imminent arrests, deportations, and other false

claims. Here are some good tips from the IRS.

The IRS will always send taxpayers a written notification of any tax due via the U.S. mail. The IRS never asks for credit card, debit card or prepaid card information over the telephone. For more information or to report a scam, visit www.irs.gov and type "scam" in the search box.

If you get a phone call from someone claiming to be from the IRS, here's what you should do:

- If you know you owe taxes or you think you might owe taxes, call the IRS at 1.800.829.1040. The IRS employees at that line can help you with a payment issue, if there really is such an issue.
- If you know you don't owe taxes or

have no reason to think that you owe any taxes (for example, you've never received a bill or the caller made some bogus threats as described above), then call and report the incident to the Treasury Inspector General for Tax Administration at 1.800.366.4484.

You can also file a complaint using the "FTC Complaint Assistant;" choose "Other" and then "Imposter Scams." If the complaint involves someone impersonating the IRS, include the words "IRS Telephone Scam" in the notes.

Taxpayers should be aware that there are other unrelated scams (such as a lottery sweepstakes) and solicitations (such as debt relief) that fraudulently claim to be from the IRS.

Hang up On Phone Fraud

Thousands of people every year lose money to telephone scams. These criminals will say anything to cheat people out of their money. Some may even seem friendly. They will call you by your first name, ask how you are doing, or even inquire about your family. Some may

claim to work for a company you trust.

Tip: If you get a call from someone you don't know who is trying to sell you something you hadn't planned to buy say "No thanks." If they pressure you about giving personal information like your credit card number or Social Security number, it's likely a scam. Hang up and report it to the Federal Trade Commission (www.ftc.gov)



Join the National Do Not Call List

One way to reduce the amount of phone solicitations you receive is to join the National Do Not Call Registry. You can register your home and mobile phone numbers at www.donotcall.gov. This won't stop all unsolicited call, but it will stop most. If your number is on the registry and you still get calls, they may be from scammers. Hang up and report them at www.donotcall.gov. Here are a few tips.

1. You may file a complaint if you received an unwanted call after your number was on the National Registry for 31 days.
2. You may also file a complaint if you received a call that used a recorded message instead of a live person (whether or not your number was on the registry).
3. Even if your number is registered, some organizations may still call you, such as charities, political organizations, and telephone surveyors. For a full description of who may still call you, please visit the Do Not Call website.



Resources

Federal Trade Commission (FTC)

The Federal Trade Commission provides information to help consumers spot and avoid fraudulent practices in the marketplace. If you have been a victim of a fraud, scam, or identity theft, you can file a complaint with the FTC at:

www.ftccomplaintassistant.gov

or 1-877-FTC-HELP.

Sign-up for "Scam Alerts" at:

consumer.ftc.gov/scam-alerts

The FBI Internet Fraud Complaint Center

The Internet Crime Complaint Center (IC3) accepts online internet crime complaints from either the actual victim or from a third party to the complainant. For more information or to file a complaint visit:

www.ic3.gov

National Fraud Information Center

A non-government organization the NFIC was originally established in 1992 by the National Consumers League, the oldest non-profit consumer organization in the United States, to fight the growing number of telemarketing frauds by improving prevention and enforcement.

Learn more at:

www.consumerfraudreporting.org

Sources: Federal Trade Commission (FTC), FBI Website, Donotcall.gov, National Fraud Information Center, Better Business Bureau, IRS.gov

Police Department

1051 Junction Blvd.
Roseville CA 95678
(916) 774-5000
www.roseville.ca.us/police

**Call 9-1-1
EMERGENCY
IN PROGRESS**

Abandoned Vehicle Hotline

(916) 746-1022

Alarms/Alarm Permits

(916) 774-5093

Animal Control

(916)774-5090

Community Events & Neighborhood Watch

(916) 774-5050

PDCommunityServices@roseville.ca.us

Graffiti Abatement

(916) 746-1021

Police News & Crime Alert Emails:

www.roseville.ca.us/enotify

RCONA

(Roseville Coalition Of
Neighborhood
Associations)
www.RCONA.org



The "9-1-1" is published for City of Roseville's residents by the Community Relations Division of the Roseville Police Department. Please send comments or suggestions to pdcommunityservices@roseville.ca.us, (916) 774-5050.

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