

# Scam Stopper

Financial predators are alive, well and on the prowl, hoping to separate you from your money. Catfishing predators may claim to be looking for romance. Here are a few tips on how to avoid becoming their next victim. Feel free to print this out and tape it near your phone and/or computer.

Red flags include calls, emails or letters that:

- are unsolicited (you didn't initiate contact)
- are threatening in tone, promising scary or embarrassing consequences for noncompliance or
- are euphoric in tone (great news, you won the lottery — we need your bank account number to deposit your winnings)
- request personal information
- request money — usually in the form of a prepaid debit or credit card
- carry an aggressive sense of urgency

If you suspect you're being targeted by a scammer:

## DON'T

- share any personal information
- send money

## DO

- hang up the phone
- delete the email or
- shred the letter
- Check legitimacy of claims if desired, but not using a number supplied by the caller. Instead look the company up in the phone book or online.
- Report the scam (more information follows).

Think you've been taken?

It's a good idea to pay attention to details on bills and other financial transactions; discrepancies can be a red flag for identity theft. But many fraudulent schemes currently circulating are sophisticated and able to trick even the savviest. Anyone who believes they've been contacted by a scam artist and/or fallen victim to a fraudulent scheme may ...

Report it to local police at (208) 746-0171 in Lewiston, (509) 758-2331 in Clarkston, (208) 883-7054 in Moscow or (509) 334-0802 in Pullman. Police can alert the community to new scams and help victims take steps to minimize damage and protect themselves.

Report it to the bank or credit institution if money was taken or information was shared.

Report it to the business or organization involved.

Report it to the Better Business Bureau at [www.bbb.org/scamtracker/us](http://www.bbb.org/scamtracker/us).

Report it to the Federal Trade Commission at [ftc.gov/complaint](http://ftc.gov/complaint) or by calling (877) FTC-HELP.

Find a list of current known scams and more information on avoiding scams, at [www.consumer.ftc.gov/features/scam-alert](http://www.consumer.ftc.gov/features/scam-alert).

Find information on scams circulating locally on the Lewiston Police Department's Facebook page, where citizens also may sign up for news alerts.

Ask door-to-door solicitors to show their licenses, and call the police if they don't.

## **Beware of catfishers looking for “love”**

Catfishing is when someone fakes an online identity to scam victims for money, romance or physical harm. These predatory online relationships can last for months or even years. It's catfishing if ...

**They ask for money:** An online friend or romantic interest whom you've never met asks you to send money or provide your bank information.

**They won't meet in person.** Beware of people who string you along but avoid meeting. Some catfishers agree to meet but have an “emergency” — such as a canceled flight or a medical issue — that prevents it.

**They say they're overseas.** Catfishers often claim to be stationed abroad or working on an oil rig as an excuse for not meeting.

Skyping is off limits, too. Catfishers refuse to video chat.

**They seem too good to be true.** Some people who catfish feel bad about themselves and often take on the online persona of a fashion model, movie star or successful businessperson, etc.

**Don't get hooked**

Before meeting in person or providing any information about yourself, fact-check claims and verify online identities using Google and [SocialCatfish.com](http://SocialCatfish.com).

— Lewiston Morning Tribune, Golden Times