

## Slew of New Scams by People Posing as Government Employees

August 28, 2012 – In the State of Washington, Attorney General Rob McKenna has had to issue a warning to consumers about people posing as government employees who are targeting the elderly via the phone. The scammers are actually trying to solicit people to sign up for reverse mortgages. In South Dakota, another warning was put out by its State Attorney General, Marty Jackley for a different scam using an almost identical MO. There, callers posing as government workers were cold calling people telling them that they owed the government money and that they had to pay up right away. These are just two of the scams like this that have popped up in the past few months.

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(function() {
var s = document.createElement('SCRIPT'), s1 = document.getElementsByTagName('SCRIPT')[0];
s.type = 'text/javascript';
s.src = 'http://widgets.digg.com/buttons.js';
s1.parentNode.insertBefore(s, s1);
})();
```

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(function() {
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po.src = 'https://apis.google.com/js/plusone.js';
var s = document.getElementsByTagName('script')[0]; s.parentNode.insertBefore(po, s);
})();
```

As you can see, not all of these scams are the same. But the end result is. Those who fall for the scams wind up providing a wide variety of highly personal information that often includes their Social Security numbers, birth dates, credit card information, etc. Victims can easily find that they have purchased services that they don't want or need, or simply have their identities stolen.

One of the biggest issues associated with these scams is that victims often feel intimidated because the caller claims to work for the government. Many people are afraid that if they don't cooperate, they could wind up in trouble; facing fines and potential jail time. And it isn't uncommon in these scams to be threatened with both of these things by the callers. A little knowledge can go a long way in helping you protect yourself and the ones that you love.

If you think about it, the no government worker is going to call you and ask for your Social Security Number. This is one bit of information that virtually every government agency already has. And they are not going to call you and ask for your credit card information. They don't have a need for this data.

Since many of these scams target the elderly, it is important to sit down with your parents and talk about these types of scams. Make sure that they know that they should never give out credit or social security information to people who call and ask for it. In fact, Social Security Numbers should never be given out on the phone unless you are the person initiating the call, you looked up the phone number you called yourself, and you absolutely know that the person on the other end of the phone has a need to have your Social Security Number.

If you think that you may have fallen victim to a scam such as this, you can still do a few things to protect yourself and limit any damage. First, call the credit bureaus and have a fraud alert placed on your account. If you don't have a need for instant access to credit, you should consider freezing your credit file. This will make it nearly impossible for anyone else to establish credit in your name.

Then, check your credit report. If there are charges or lines of credit there that you believe to be suspect, contact the creditors involved. If you are absolutely sure that charges showing in your credit file are not your responsibility, file a police report, file a report with the FTC and dispute the charges with the credit bureaus. Under these circumstances, it is also highly advisable to freeze your credit file regardless of any inconvenience it may cause.

by Jim Malmberg

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