NORTHVILLE TOWNSHIP POLICE DEPARTMENT

CHIEF'S **BRIEFING**

Preventing Scams

WHEN IN DOUBT, **CHECK IT OUT**

Data Privacy Day occurs every January to remind individuals of the importance of online safety in an increasingly digital world. Primary issues we see at the Northville Township Police Department are stolen identities, threats involving payments requests and extortion. Given how difficult it is to identify and prosecute scammers, we're emphasizing prevention and this important rule of thumb:

When in Doubt, Check it Out.

We typically are contacted for the following types of scams:

- **Scammers identify themselves as representing an organization you know.**
  - Scammers pretend to be from the government, like the FTC, Social Security Administration, IRS or Medicare. Or they say they are from a business you know, like a utility company or cable provider. They use technology to change the phone number that appears on your caller ID.
- **Scammers tell you there's a problem, or they have money or a great investment opportunity for you.**
  - A common approach is you're in trouble with the government or you owe money. Or someone in your family had an emergency. Or there's a virus on your computer.
  - Some scammers say there's a problem with one of your accounts and you need to verify some information.
  - Others will lie and say you won money but have to pay a fee to get it.
- **Scammers will say you need to act immediately.**
  - Scammers pressure you to act before you have time to think or check out their story.
  - They might threaten to arrest you, sue you, take away your driver's or business license or deport you. They might say your computer is about to be corrupted.
- **Scammers ask you to pay in a specific way.**
  - They often insist that you can only pay by using cryptocurrency, wiring money through a company like MoneyGram or Western Union, using a payment app, or putting money on a gift card and give them the numbers on the back of the card.
  - Some will send you a fake check to deposit and send them money.

Defensive measures are helpful to avoid becoming a victim.

- Block unwanted calls and text messages.
- Don't give your personal or financial information in response to a request that you didn't expect. Honest organizations won't call, email or text to ask for your personal information, like your Social Security, bank account or credit card numbers.
- Do not click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.

- Resist the pressure to act immediately. Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.
- Stop and talk to someone you trust. Tell someone — a friend, a family member, a neighbor or your local law enforcement agency — what happened. Talking about it could help you realize it's a scam.

People often call us after they've been scammed, but these cases are difficult if not impossible to prosecute. The best defense is a good offense:

WHEN IN DOUBT, CHECK IT OUT.

Image from Media Literacy Council (MLC)