



CONSUMER NEWS SAN DIEGO CITY ATTORNEY'S OFFICE

Scary Scams – don't fall for these tricks!

October 2015

This newsletter offers information to help consumers stay safe at home and protect their property.

Scam-proof your
doorstep



Later this month, on Halloween, the neighborhood kids may come to your door in spooky costumes seeking treats. But, *any day* could be a scammer's payday if they arrive at your door and you fall for their tricks! These days, you can encounter a scam artist just about anywhere.

WATCH OUT FOR THESE TRICKS:

Home repair scams

Someone offers to do yardwork or make repairs in or around

your home. He or she takes a cash payment from you upfront... and never returns.

Cable reconnect scams

Money's been tight and your cable is off due to nonpayment. A flyer says you can get your cable reconnected for an unbelievably low price. You make an appointment, pay, and your cable may even reconnect — provided the scammers don't skip off with your money first. But will your cable stay on? Probably not. And is this even legal? Absolutely not. Once the cable company catches on, you're cable-less again, out of the money you paid, and you're probably in trouble with the company and law enforcement to boot.

Utility cut-on scams

There's a power outage. Someone claiming to be with your utility company offers to reconnect your service for, say, \$50. You pay. You wait. Hours later you're still in the dark and

out of money. A scam artist has run off with your money.

Protect your money, property and safety:

1. Don't let anyone come into your home unless you have a prescheduled appointment. You have the right to refuse to open your own door.
2. Don't pay cash to anyone who comes to your home claiming to be with a utility company or other service provider.
3. Confirm any special offers with your service provider — using the number on your bill. Be suspicious of a promotional flyer offering service from multiple providers.
4. If you're struggling with your bill, most providers can make payment arrangements to restore your service legitimately.

WATCH OUT FOR THESE TRICKS, TOO!

- ✓ Did someone promise you a job – if you pay them?

Never pay anyone who promises you a job. Those are scams.

- ✓ Did the IRS call saying you owe money?

The IRS never calls to ask for money.

- ✓ Did someone else from the government call, threatening you and demanding money?

The government doesn't call to threaten you or ask for money.

- ✓ Did you get a call or email saying you won something? Except there's a fee?

Never pay for a prize. That's a scam. You'll lose your money.

- ✓ Did a caller offer to help you get back some money you lost?

No government agency or legitimate business will call and demand money to help you get money back.

- ✓ Did you get a check from someone who asked you to give them part of the money back?

Never give someone money in return for a check. Fake checks can look real and fool the bank. You'll have to pay back all the money.

- ✓ Did you get an email, text, or call asking for your credit card, bank account, or Social Security number?

Never give that information to anyone who asks over email, text or phone.

HAVE YOU BEEN TRICKED?

You have the option to file a complaint with the FTC (go to: <https://www.ftccomplaintassistant.gov>). You can also contact state and local consumer protection agencies:

California Department of Consumer Affairs

<http://www.dca.ca.gov/>
E-mail: dca@dca.ca.gov
Phone Number: Toll Free: 1-800-952-5210
TTY: 916-928-1227; 1-800-326-2297

The phone calls wouldn't stop.

The man on the other end of the line made promises of a big payoff: millions of dollars in prize money. But first the IRS needed \$1,500 in taxes, he insisted, then the jackpot would arrive at the family home, a camera crew ready to capture the excitement.

The calls came a couple of times a day; other times, nearly 50.

Mr. Albert, we need the money to be sent today ...

Don't hang up the phone, Mr. Albert ...

"Driven To Death By Phone Scammers" October 7, 2015, CNN

**THERE WAS NO PRIZE
- IT WAS A SCAM**

California Office of the Attorney General

<http://www.oag.ca.gov/>
Phone Number: 916-322-3360
Toll Free: 1-800-952-5225
TTY: 1-800-735-2929

California Department of Insurance

<http://www.insurance.ca.gov/>
Toll Free: 1-800-927-4357
TTY: 1-800-482-4833

California Department of Managed Health Care

<http://www.dmhc.ca.gov/>
Toll Free: 1-888-466-2219
TTY: 1-877-688-9891

For Banking and Securities issues contact:

California Department of Business Oversight

<http://www.dbo.ca.gov/>
Phone Number: 916-327-7585
Toll Free: 1-866-275-2677



California Public Utilities Commission

<http://www.cpuc.ca.gov/puc/>
Phone Number: 415-703-2782
Toll Free: 1-800-649-7570
TTY: 1-866-836-7825

References:

1. Federal Trade Commission <https://www.ftc.gov/> last accessed October 7, 2015
2. Wayne Drash, "Driven To Death By Phone Scammers" CNN, available at: <http://www.cnn.com/2015/10/07/us/jamaica-lottery-scam-suicide/index.html> last accessed October 7, 2015.

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This newsletter was compiled by
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The information provided in this newsletter is intended to convey general information and is not intended to be relied upon as legal advice.