

January 2016

# Fraud Alert!

## Top Scams of 2015

As 2015 closes, it's the same old story: another 750 documented data breaches — roughly the same as in 2014, but this year involving records of at least 178 million Americans (up from 160 million). And, of course, scammers are working the phones as usual.

“No matter the call — and our clientele is still inundated with telemarketing calls — the way people are targeted for scams is the same ... with intimidation, fear and/or immediacy,” notes Amy Nofziger of AARP Foundation. “It’s always, ‘You have to do it now!’ It’s the cornerstone strategy of most scams.

2015 top scams, nearly mirroring 2014’s list:

1. **IRS Impostors** remains the nation’s biggest scam: phone calls from fraudsters posing as IRS agents who threaten arrest, deportation or seizure of property or businesses unless immediate payment is made for alleged back taxes. Recently, bogus mailings and faxes have been added. But the real IRS doesn’t call out of the blue or demand immediate payment, especially by prepaid debit card or wire transfer.
2. **Tech Support Scam.** These impostors claim to be from Microsoft and other tech companies and lie about a supposed computer virus. By year’s end, some 3.3 million Americans will have paid an estimated \$1.5 billion to these fraudsters for bogus “tech support” — in the process also giving these scammers remote access to their computer files and passwords for possible identity theft.
3. **Foreign Lotteries.** You can’t win some faraway lottery you didn’t enter. If you ever win a legitimate lottery (say, those sanctioned by your state), you never have to pay taxes, processing fees or anything else upfront to collect. And that received “partial payment” check is counterfeit; you’re on the hook for funds drawn from its deposit. Plus, realize that it’s on you to notify the state lottery commission, with winning ticket in hand. “You win!” phone calls, letters or emails are scams.
4. **Sweepstakes.** Different type of contest, but same instructions and outcome: You’re told you need to pay in order to collect your prize — be it cash or merchandise. But the bounty never comes. The reigning (and

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classic) ruse aims for upfront taxes and fees under the guise of winning Publishers Clearing House, whose big prize was awarded last February. Incidentally, odds of winning it are 1 in 1.3 billion.

5. **Grandparents Scam.** What ignites more fear — and sense of urgency — than a desperate call from a loved one in trouble? But it's not grandchildren or other relatives calling; it's scammers who glean names and family details online or simply let you fill in holes with generic greetings ("Hi, it's your favorite grandchild and I need help!") These frightening phone calls, often at night, swindle some 10,000 grandparents each year.

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**A Woman's Place (AWP)**  
1-800-220-8116  
**Bucks County Office of Consumer Protection**  
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