

The Alameda Police Department urges residents to be aware of all phone and/or internet (email/social media site) requests for money, especially when asked to send money via a wire transfer service. In fraud cases, the suspect will often give specific instructions as to the location where you should send the money from. These are red flags and should be investigated before money is sent.

There are countless scams floating around, such as the call from a grandchild in need, being advised you just won the lottery or a sweepstakes and need **ONLY** to pay the taxes. Then there are the ever prevalent “**Nigerian scams**” (also known as “**419**” **scams**), which are a type of advance fee fraud and one of the most common types of confidence frauds. Basically, you are asked to put money up front as a show of good faith, with the promise of receiving an even greater amount. If you receive a call and are asked to purchase a prepaid gift card or debit card and then asked to provide the number over the phone, this is most likely a scam.

There are also those requests for your personal information from individuals posing as the IRS, or as your bank or your credit card company. You should not provide any personal identifying information to a company or organization over the phone.

Seniors have a tendency to fall victim to these scams because their hearts strings are pulled by these predators. They may provide the names of friends or family members, leading the victim to believe the call is a legitimate request for money. PLEASE pass this information along to family members, friends and neighbors. Particularly, those who may not have internet access and may not be aware of this growing trend.

The sad and unfortunate truth about these schemes is that once the money is sent it is almost impossible to recover the loss.

If you receive a request for money, you should take the time to verify the information with a trusted friend or family member **before** sending money. Here are a few warning signs that you may be getting looped into one of these schemes.

- If the caller is warning you to act now or you will miss out on an opportunity.
- You are being asked to pay up-front fees or taxes for a gift or a prize.
- If the caller assures you there is **NO** need to verify the information with anyone.

As a general rule:

- Do not send money to someone you do not know.
- Do not give out personal information (social security number, date of birth etc.) over the phone.
- Be leery of all requests or transactions where you are asked to send money via a wire transfer service.

If you think the offer is too good to be true, it probably is. If you have received one of these requests and need advice, please contact the COPPS Unit for assistance 510/337-8305.