

3 Ways Scammers Find You



Senior citizens are common targets for con artists.

Con artists, scammers, predatory companies – whatever you call them – they're out there, and they would be happy to make you their next "customer," if they can find you.

Eric Friedman, director of the Office of Consumer Protection in Rockville, Maryland, says some of the scams his office has encountered include everything from skimming devices on ATMs and gas pumps that steal credit card and bank information to overly aggressive towing firms.

Regarding the latter, he is referring to tow trucks that hide and wait for consumers to unwittingly park in the wrong place before swooping in to tow the vehicle within seconds and charge a hefty fee for consumers to get their car back.

In fact, Maryland's Montgomery County just passed a law designed to address predatory towing practices.

Still, you are more likely to be conned out of your money in other ways. As Friedman says, "Crooks are clever, but they are also looking for the easiest way to scam consumers."

And some people are more at risk of being targeted than others. Could you be one of them? Take a moment to review the common scenarios.

Could con artists find you through any recent public records? If you have had a bankruptcy, your house is going through the foreclosure process or the Internal Revenue Service has filed a federal tax lien against your property, then that information is likely part of a public record. And searches through public records are often conducted by con artists and predatory companies, according to Friedman.

In fact, you could say it's part of a criminal's business model.

"In my previous life working as a housing counselor, we frequently saw that mortgage modification scam artists would use public records to ID their victims," says Sean Coffey, media and development manager for California Reinvestment Coalition, a nonprofit that promotes fair and equal access to credit for all communities in California.

So if you're at risk of foreclosure, Coffey says you should expect to receive a lot of mail and phone calls from so-called attorneys and financial lenders promising to help you out of a jam. Some may be on the up-and-up, but be on guard.

"I always counseled people that if it's too good to be true, then look out," Coffey says.

Could con artists find you through your friends and family? When somebody you trust refers someone to you, such a contractor, caretaker or anyone you will be paying, you still should research the person. Run his or her name through a search engine. Look for complaints online. Ask for more references.

Why? Because despite glowing endorsements, that person could still be a crook, says Kacey McBroom, a criminal defense attorney and partner of the Los Angeles-based law firm Kaedian LLP.

"The person perpetrating the fraud typically builds relationships of trust with one or a few key individuals and then relies on the word of those individuals to influence others to buy in as well," she says. "If a reputation of trustworthiness can be built through the manipulation of a few people, the web of influence can be extremely broad," McBroom warns.

She adds: "This is why the elderly community are such common marks for con artists. The fraudsters become embedded with, and are ultimately trusted members of, the community through a system of referrals."

The lesson, of course, shouldn't be: trust no one. But certainly the first question you should be asking your friends or family is: "How long have you known this person you're recommending?"

And keep in mind that some predatory companies will find you simply by asking around the neighborhood if anyone could use its services. Friedman says that some unlicensed home improvement contractors – dubbed "woodchucks" by the police, according to Friedman – will drive around neighborhoods, looking for seniors who might be willing to pay for repairs or improvements that will, of course, never get done.

Sometimes, Friedman, says, these woodchucks are "asking other people in the neighborhood to identify the seniors in the area."

Then, of course, it's easy for a woodchuck to come up to your home or maybe your parents' home and truthfully say, "Your neighbor suggested that you might be able to use my services." And what's really chilling, if you think you or your parents could be susceptible, is that some con artists use the information people have on Facebook, according to Friedman. One example is the grandparent scam, where "con artists may garner information from Facebook to obtain the names

of grandchildren," and then call the victim and pretend to be a relative needing money, Friedman says.

Have you been scammed before? It's unfair, but when it comes to crime, lightning can strike multiple times. If you've been conned already, you may now be on other crooks' radars. Jeff Langenderfer is an associate dean and associate business professor at Meredith College in Raleigh, North Carolina, and one of his areas of expertise is deceptive marketing tactics. He says that some con artists actually use lists, traded among swindlers, of people who have been successfully conned before.

"They are ripe targets for fee-based recovery swindles," Langenderfer says.

That's right. You could be swindled out of a lot of money, and someone could come to you promising to help you get your cash back, only to trick you into parting with more.

Langenderfer says that if you've ever replied in any positive way to a mass-emailing scam, "from solicitations for foreign brides to no-money-out-of-pocket real estate [offers] to work-at-home schemes," that may get you on multiple con artists' mailing lists as well.

Scammers target businesses in a similar manner, says Robert Siciliano, the Boston-based CEO of IDTheftSecurity.com. So if you work for yourself, think back to if you've had any weird, unexplained charges from your bank account in the past, and whether you ended up paying or contesting them.

The call centers of predatory companies target companies using a list of American businesses that are known to make payments via check or credit card for products and services they didn't actually consume, Siciliano explains.

There's even a name for these lists, a name that apparently was coined by a British consumer protection agency about a decade ago.

"A sucker's list," Siciliano says.

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