

Emergency Scams

Emergency scams target grandparents and play upon their emotions to rob them of their money.

What to look for:

In the typical scenario of an emergency scam, a grandparent receives a phone call from a scammer claiming to be one of his or her grandchildren. Callers go on to say that they are in some kind of trouble and need money immediately. They claim to have been in a car accident, are having trouble returning from a foreign country or they need bail money.

You may get a call from two people, one pretending to be your grandchild and the other pretending to be either a police officer or a lawyer. Your “grandchild” asks you questions during the call, getting you to volunteer personal information.

Callers say that they don’t want other family members to find out what has happened. You will be asked to wire some money through a money transfer company. Often, victims don’t verify the story until after the money has been sent.

In some cases, scammers pretend to be your old neighbour or a friend of the family, but for the most part, the emergency scam is directed at grandparents

REMEMBER:

Scammers are counting on the fact that you will want to act quickly to help your loved ones in an emergency.

CAUTION:

Never send money to anyone you don’t know and trust. Verify the person’s identity before you take any steps to help.

THINK:

Don’t give out any personal information to the caller.

INVESTIGATE:

Does the caller’s story make sense?

ASK YOURSELF:

Ask the person questions that only your loved one would be able to answer. Call the child’s parents or friends to verify the story.

For more information on how you can protect yourself from identity theft visit www.nelsoncu.com/fraudtips or contact us at any community branch.