

March 10, 2006

FRAUD TIP OF THE WEEK

Common Internet Scams

By Detective Paul Henninger

Financial predators troll newspapers and the Internet for their victims. Organized Crime in **Nigeria**, **Russia** and other countries are involved. They have contacts and associates in United States, Canada and Europe. If there is one rule to follow, it is “**Stranger Danger.**” Do not cash checks or money orders for anyone you meet on the Internet, especially if they are associated with Nigeria or Russia. The checks and money orders will be counterfeit. Do not disclose your personal information, especially your date of birth and social security number. You will become the victim of Identity Theft.

The scammers are interested in stealing your identity or developing a relationship with you so that you will cash some checks. The scammers like to use counterfeit money orders, cashier checks or U.S. Treasury checks. They will ask you to quickly wire part of the proceeds to them or another person. Later, the check will be returned to your bank as a counterfeit.

The scammers commonly locate their victims through Spamming, Phishing, Pharming, For Sale Ads, Legitimate Job Postings, Fraudulent Job Offers, Chat Rooms, Personal Ads and Personal Websites.

The scammers commonly:

- Ask you to help move money (money laundering) out of an African country;
- Overpay you with a check after buying your car, boat or horse;
- Notify you about an unexpected tax refund;
- Notify you that you have won an unexpected lottery or sweepstakes;
- Notify you that you have an unexpected inheritance;
- Notify you about an unknown insurance policy for a family member who has just died;
- Develop an Internet romance, luring you into cashing or re-shipping counterfeit checks;
- Have you re-ship merchandise (stolen) as a favor or part of a business venture;
- Monitor legitimate job posting sites to offer you a job and get your personal information;
- Gather your personal information by creating elaborate business websites with employment opportunities; and
- Offer business loans or venture capital.

WARNING: If you take the bait, you will end up owing your bank money, or being ARRESTED.

Contact your local Police Department for advice before you act. The Salem Police Department can be reached through our non-emergency number, 503-588-6123. Stop by our lobby. We are open “24/7.”