



## **Town of Vienna, Virginia Police Department Media Information Release**

### **Identity Theft and Fraudulent Scams**

The Vienna Police Department has recently received several reports of individuals attempting to fraudulently obtain information or goods from local people and businesses. In light of these reports, the Vienna Police Department recommends you be cautious about revealing information or involving yourself in questionable transactions. Below are some tips for citizens regarding these types of crimes.

#### **How to Protect Yourself from Fraud**

We can all be potential victims of a con artist: Business and professional people, average citizens, clubs, church groups, young and old.

Fraud artists frequently rely on the same old tricks. You'll find that you may even be familiar with some of them. Whether or not you suspect fraud, here are some good rules to follow all the time:

1. Never give out personal information and credit card numbers over the phone unless you are the one who made the call. Some cons call and claim to be from your credit company or bank when, in fact, they are not. Tell them you will call back and call the company to check on them.
2. Be careful of online sites and emails that appear to be real and are requesting your personal or financial information. Some say they are updating their files and need your information again.
3. Never withdraw your money at the urging of strangers. Contact your bank officials if anyone, purporting to be a bank examiner, F.B.I. Agent, etc., requests that you withdraw your money as part of an investigation.
4. Before contributing to charities, check to see if they are legitimate. This includes police organizations soliciting funds.
5. Don't believe in *something for nothing* or *too good to be true offers*. You only get what you pay for.

6. Be suspicious of high-pressure sales efforts, especially if they say *you must act today or miss out* on the deal.
7. Take your time. Be suspicious and think about the deal before you part with your money.
8. Get all agreements in writing. Insist that agreements are in *plain English* not *legalese*.
9. Read all contracts and agreements before signing. Have a lawyer examine all major contracts. Never sign a contract as a *mere formality*.
10. Compare services, prices, and credit offers before agreeing to a deal. Check on the company or service in question for customer satisfaction. This can be done through friends with personal knowledge or consult your Consumer Affairs Office or local Better Business Bureau.
11. Don't provide strangers with information on friends.
12. Don't reveal personal or financial matters to *survey* teams.
13. Be cautious in prepaying for goods or services.

### **Repair and Home Improvement Frauds**

They offer to build, paint or repair something for an extremely low price but demand partial or total payment in advance to pay for materials to be used; then abscond while having done no work.

They show you top-quality material, but use totally inferior material in doing the actual work. They usually leave the area before you become aware of the problem and can bring action against them to recover your loss.

### **Sales Fraud**

A high quality item is offered for sale, you pay, or contract for it and a ridiculously inferior item is delivered.

"Small monthly payments" are used to disguise the total cost of the item, which is usually outrageous - especially after interest is added on. The vacuum cleaner you buy for "only" \$10 a month for 4 years will cost you \$ 480! It may only be worth \$ 59.95

### **Investment Frauds**

Sometimes people are offered the "chance of a lifetime" to invest in a promising new company. The swindler takes the investor's money and quietly goes out of business.

Another con is the "pyramid franchise". Investors are encouraged to buy a dealership for hundreds or thousands of dollars and recruit other distributors who in turn recruit other distributors, etc. Eventually, there are hundreds of distributors, but no one to sell the merchandise. Those at the top make lost of money before the pyramid collapses, leaving the individual investors without their cash.

## **Charity Fraud**

Charity fraud does a great deal of harm. The swindler takes advantage of people's good will and steals money that was meant for people in need.

Typically the charity "rip off" operates by mail, phone, or door-to-door solicitations for a nonexistent charity, cause, or religious organization. Current event type solicitations are very common and usually follow a disaster or death.

## **Self Improvement or Health Fraud**

Everyone wants to look better, feel better, or be a "better person". Selling worthless plans and cures in one of the easiest ways to make a quick buck!

The ads look pretty tempting:

"miracle reducing plan" "look like a model in 5 days" "learn a new language while you sleep" "miracle cure for cancer"

Be careful! Read the small print. Know what the product contains. Consult your doctor before you waste your money.

## **Unsolicited Merchandise and Mail Fraud**

A con artist will send you a "gift" in the mail and ask for a "small payment".

Whatever you do, don't pay for it! By law, the gift is yours to keep, or you may refuse delivery.

Another con is when you receive an official-looking document that states you may be the rightful heir to an estate. To find out, a person is directed to just send \$10.00 for more information.

## **The Pigeon Drop**

A team of con artists plants a purse filled with money and "finds" it in your presence. They offer to share it with you if you will put in an equal amount of money to demonstrate your good faith. You put your money in an envelope, give it to them and they count it in your presence. They then switch envelopes and give you one filled with paper slips and they take off with your money.

**Please contact MPO Bill Murray for further information at  
703.255.6396 or [wmurray@viennava.gov](mailto:wmurray@viennava.gov)**