

SCARE SCAMS

THREATEN ARREST OR SEIZURE

Intimidation Scams, commonly known as Scare Scams, are scams that are meant to threaten or scare their victims into believing that there is a chance of being arrested or seized if money or information is not given to the attacker. Scare Tactic Scammers will say things like: you owe the IRS, you have past due bills or tickets that you've never had, or your computer will be taken over or that you have entered an illegal site, etc.

HARM TO FAMILY OR LOVED ONES

Scare Scams can go as far as threatening to cause harm to family and close friends. They might intimidate their victims with threats to hurt loved ones, place loved ones under arrest, fake an accident of a loved one, or fake that they might need serious medical attention like an organ transplant.

ELDER/YOUTH ABUSE

Intimidation Scammers can even target certain audiences who are more vulnerable to attacks. These scams often target youths and the elderly because of a misconception that they will be more trusting of their sources and potentially embarrassed to ask for help or tell anyone.

Intimidation Scams seek anyone as being a victim because they rely heavily on fear. These scams are often most successful because they create irrational confusion and can promote hasty and detrimental decisions provoked by fear of consequence or harm.

RESOURCES

THE FRAUD DEPARTMENT AT THE TENNESSEE CREDIT UNION

615-242-6232 OR 800-338-1904

YOUR LOCAL POLICE DEPARTMENT

BETTER BUSINESS BUREAU

WWW.BBB.ORG

FEDERAL TRADE COMMISSION

WWW.FTC.GOV

ADULT PROTECTIVE SERVICES

WWW.TN.GOV/HUMANSERVICES/ADULTS

1.888.APS.TENN OR 1-888-277-8366

**For More Information Regarding
Your Financial Security**

Please Visit:

TTCU.ORG/SECURITY-CENTER



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THE TENNESSEE CREDIT UNION

ttcu.org | 800-622-2535

MAKE MONEY SCAMS

Make Money Scams are scams that make their victims believe they have won or will make often large sums of money quickly for a little to no amount of work.

LOTTERY OR INHERITANCE SCAMS

Lottery Scams are a type of advanced-fee fraud beginning with an unexpected piece of mail, email, or phone calls exclaiming large winnings to their victims from what seems to be reputable sources. These letters will often come with large fake checks in hopes that the victim will deposit and pay some sort of fee in order to claim their prize.

SECRET SHOPPER

Secret Shopper Scams will often give their victim fake checks to deposit, then ask them to take the money to a selected store to take out a MoneyGram or gift card. Typically these checks are then bounced and the victim who felt like they were given excess money to keep, then owes the entire amount of the fraudulent check.

SALES SCAMS

Sales Scams take advantage of those looking to buy or sell a product. Sales Scammers will steal reputable ads to sell products or services that they do not own and once the money is collected, they never provide the item or service. Another Sales Scam is when the scammer pretends to buy a victim's item or service, overpays with a fraudulent check, and then asks to send part of the overpayment to an account. These checks are then returned and then the victim is responsible for the fraudulent check amount.

TRUST SCAMS

Trust Scammers rely on their ability to get their victim's personal information by relaying false statements that might appeal to a particular group of people.

FAITH BASED SCAMS

Some scammers will take advantage of your religious belief. They may say they are overseas on a mission trip and can't get back or need the money to travel to do missionary work.

MEDICAL EMERGENCY SCAMS

Medical Emergency Scammers will tell you themselves, their child, or their family member in the hospital for a life-threatening ailment and they cannot afford the treatment or bill.

FAKE JOB OFFERS

These scammers often ask their victim to send money to the employer in order to secure the position or ask that they send you money to send back to the fake employer, which then gets laundered and looks like the scammer obtained the money legally. These scammers often target a younger age group and students.

FAKE WEBSITE/SOCIAL MEDIA

These types of Scams often are hosted on an untrusted website or social media account which often looks like a trusted site and offer products with unreasonably low prices for items but with large shipping cost. These scammers put in fine print that there will be reoccurring charges that the victim signs up for unknowingly and the purchasing website or page will often disappear once the payment goes through.

ROMANCE SCAMS

Romance Scams often take place over the phone, through dating websites, and social media. Scammers can alter images, create attractive profiles, or even steal the identity of a real person.

TRAVEL MONEY SCAMS

Romance scammers will express a desire to meet, but require money to fund their trip. Once the money is sent, the romantic partner may never be heard from again. In many of these instances, the scammers are overseas and recovery of your money or possessions is not likely.

BORROW YOUR DEBIT OR CREDIT CARD

These scammers are looking to spend as much of your money as they can while they have access to your card. Scammers can also make duplicates of your card for use later. This type of scam often results in major losses because permission was granted for them to use the card for their own use. In these instances, it is very unlikely that you will get your money back.

CHECK CASHING SCAMS

Check scammers will ask you to cash a check for them, oftentimes offering you a cut of the check as payment, but when the check bounces, you are responsible to repay it to your credit union. These scammers will often build your trust with them and then ask for a favor.