

# 5 IDENTITY THEFT SCAMS YOU SHOULD KNOW ABOUT

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**For several years, identity theft has been the fastest growing crime in the United States. In 2016, an estimated 15.4 million consumers were victims of identity theft, up from 13.1 million in 2015.**

Scammers look for ways to obtain your personal and account information. They want to pose as you for some purpose, sell your information to the highest bidder, or just drain your savings. No one is completely immune to identity theft, and as scams become increasingly sophisticated, we all need to increase our vigilance.

Reduce your chances of being a victim of identity theft by watching out for these five identity theft scams:

## No. 1 | IRS Phone Scam

If you receive a phone call from the IRS, telling you that you owe more in taxes, hang up immediately. When you are late paying your taxes, or if you owe more money than you sent, the IRS will contact you via letter. Scammers prey on your fear of getting in trouble for not paying your taxes and try to get you to pay with credit card or give your personal and banking information.

Another variation of the IRS phone scam is to tell you that you have a refund, but that it has been held up. Just provide your bank account information, and the funds will be deposited. Once again, if there is a problem with your refund, you will be notified by mail. Don't give out personal or bank information to someone who calls you.

## No. 2 | Online Computer Virus Scam

If you use the internet, there's a good chance that you've seen a pop-up telling you that your computer is infected by a virus. You can click on the message, get a scan, and then buy software to protect you in the future.

Unfortunately, this is a scam that can infect your computer. When you click the button, that's when the virus is downloaded.

The virus can steal information off your computer, or even shut it down. On top of that, you provide your credit card number to "fix" the problem, and now these scammers have access to your credit card account.

If you are worried about a computer virus, bring your computer to a reputable shop in town. These shops can find viruses and take steps to clean your computer.

## No. 3 | Email Phishing Scam

In the past, email phishing scams were relatively easy to detect. The emails were poorly written and didn't look official. Today, scammers spoof official-looking emails from reputable companies. You might get an email with the Amazon logo (or your bank's logo), telling you that your account has been compromised. You click a link and it brings you to a webpage that looks like it could be official. Then you enter your username and password.

Unfortunately, in many cases, these are fake sites designed to collect your account information. Identity thieves then use that information to access your accounts. When you receive those types of emails, close the window, open a new window, and directly type in the company's homepage URL.

You can also look for the contact information on the company's official page and call the number to verify your account.

#### **No. 4 | Fake Jury Duty**

The fake jury duty scam tries to scare you into making an immediate payment with your credit card. You receive a phone call from someone claiming that you missed your call to jury duty and a warrant is out for your arrest. If you pay the fine with your credit card, all will be forgiven.

Most jurisdictions send jury duty notices in the mail, as well as sending other notifications via mail. If you receive a jury duty phone call asking for your credit card number, hang up. Then call your actual district court directly and talk to someone.

#### **No. 5 | Fake Charity Scam**

When someone calls from a charity, your instinct is very likely to get out the credit card and make a donation. Unfortunately, many of these "charities" are fraudulent. They take the payment and disappear. Even worse, if you claim your "donation" as a deduction when you file your tax return, and it's not a real charity, you could get into trouble with the IRS.

And, of course, after taking your payment, the scammer might use your credit card number for other purposes – including selling it on the black market.

Instead, tell the caller that you already have charities you donate to and hang up. When you have charities already in mind, and you donate, you don't need to feel bad about not giving when someone calls on the phone.

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#### **Stay Vigilant**

It's important to be on the alert for these identity theft scams. Scammers are professionals when it comes to sounding convincing and using fear or your better nature to convince you to give out personal and banking information. Avoid giving out this information to people who approach you, and there is a better chance you won't be victimized

For more information, please call **407.585.1160**

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