Phone Scams
What to do if it happens to you

Occasionally, Woodbury residents receive phone calls from suspicious parties. Listed are a few common phone scams the Woodbury Police Department is aware of, and what to do if you are being targeted by these calls.

**Grandparents Scam**
Minnesota residents are reporting scams where a con artist impersonates a grandchild in distress. You should be on the lookout for phone calls claiming to be about or from a grandchild or family members in distress and in need of money to be immediately and secretly wire transferred, often to a foreign county. Avoid the scam by verifying the caller’s identity and working to contact the real family member. Resist the pressure to act quickly, fraudsters work hard to involve an emergency and the need for secrecy. Refuse to send money through wire transfer or overnight delivery. If you believe you may have received a call employing this scam, you should contact the Federal Trade Commission.

**Federal Trade Commission (FTC)**
www.ftccomplaintassistant.gov | 1-877-FTC-HELP (1-877-382-4357)
Consumer complaints can be made over the phone or online. The FTC requests that individuals notify them of complaints instead of law enforcement agencies on their behalf. The FTC investigation attempts to discover how and why individuals are being targeted.

**IRS Impersonation Scam**
Sometimes, residents receive a phone call from scammers advising them the IRS has a judgment against them, and it can be taken care of by payment. This is not legitimate. If the IRS has a judgment against you, they will contact you by mail. To learn more about this type of scam, visit www.irs.gov/uac/Tax-Scams-Consumer-Alerts.

**Suspicious Phone Calls from Businesses**
Residents also receive phone calls from people pretending to work for a company the resident actually does business with. The scammer asks the resident to confirm their name, address and the last four digits of their social security number. Usually, they ask for financial information or payment. If you do business with a company and feel someone may be impersonating the business, do not provide any personal or financial information and hang up. Contact the company and explain that you were contacted by someone suspicious that it was not legitimate. The company should be able to tell you if anyone at the business contacted you or if it was a scam.

If you receive a suspicious phone call from a business, the first step is to check the legitimacy of the business with the Better Business Bureau (BBB).

**Better Business Bureau (BBB)**
www.bbb.org | 1-800-646-6222
If the BBB advises you the business is not legitimate, contact the Federal Trade Commission (contact info above).

If anyone contacts you to alert you to a lien or debt against you and provides instruction of how it can be paid, do not provide any personal information or payment. Legitimate businesses should contact you by mail, not over the telephone. If you are contacted by a business requesting you to make payment for debt collection, contact the Consumer Financial Protection Bureau.

**Consumer Financial Protection Bureau (CFPB)**
www.consumerfinance.gov | 1-855-411-CFPB (1-855-411-2372)
The CFPB requests that individuals notify them of complaints instead of law enforcement agencies on their behalf. Complaints can be filed over the phone or online at www.consumerfinance.gov/complaint.
If you have been contacted:

♦ Contact the appropriate federal agency and alert them to the scam. Federal agencies investigate how and why people are targeted. www.usa.gov/stop-scams-frauds.

♦ If you have not provided any personal information and there is no financial loss, it is not necessary to report the scam attempt to the Woodbury Police Department.

If you provided personal or financial information, or your identity was otherwise compromised:

♦ Make an informational Identity Theft Report with Woodbury Police Department.

♦ If you provided any financial information and lost funds, you should also request a Fraud Report and alert your bank immediately.

♦ Contact the appropriate federal agency and alert them to the scam. Federal agencies investigate how and why people are targeted.

Important things to remember:

♦ Scammers can seem legitimate since they will have some basic personal information about you. It is easy for scammers to obtain names, addresses and the last four digits of a social security number online. Be careful about any personal information you post online using social media or other websites.

♦ Never provide your personal or financial information to someone who contacts you. You should only provide this information to people you have contacted.

♦ Legitimate companies will contact you by mail if there is a debt or loan that needs to be settled. These companies will never contact you to arrange payment over the phone.

More information about current scams can be found at www.consumer.ftc.gov/scam-alerts
www.usa.gov/stop-scams-frauds

Updated 4/23/2020