



CRIME PREVENTION BULLETIN



Scams & Fraud

Please help the Meridian Police Department prevent scams and fraud by following the tips below.

WHAT ARE SCAMS AND FRAUD?

A scam is when you authorized a payment, but didn't receive what was expected. Fraud is when someone gained unauthorized access to your money.

SCAMS

V.S.

FRAUD

Example: You used Zelle to send money to someone on the Internet for concert tickets, but you never received the tickets.

Contact your financial institution immediately if you think you've been scammed.

Because you authorized the payment, you may not be able to get your money back.

Example: Someone gained access to your bank account without your permission. You never authorized or were involved in the transaction.

Immediately report suspected unauthorized activity to your financial institution.

Because you did **NOT** authorize a payment, you are typically able to get your money back.

FOUR SIGNS THAT IT'S A SCAM

1. Scammers **PRETEND** to be from an organization you know.
 - They often pretend to be contacting you on behalf of the government. They might use a real name like the FBI, IRS, Meridian Police, or make up a name that sounds official. Some may pretend to be from a business you know.
2. Scammers say there's a **PROBLEM** or a **PRIZE**.
 - They might say you're in trouble with the government, you owe money, someone in your family had an emergency, or that there's a virus on your computer.
3. Scammers **PRESSURE** you to act immediately.
 - They want you to act before you have time to think. If you're on the phone, they might tell you to not hang up. They might threaten to arrest you, sue you, or say your computer is about to be corrupted.
4. Scammers tell you to **PAY** in a specific way.
 - They often insist that you can only pay in gift cards, using a payment app, using cryptocurrency, or wiring money. Some will send you a check (that will later turn out to be fake), tell you to deposit it, and send them money.

PLEASE REPORT ALL SUSPICIOUS ACTIVITIES AND INCIDENTS TO DISPATCH AT 208-377-6790

LOCAL SCAMS TO BE AWARE OF

MISSED JURY DUTY

There has been an increase of people coming into the Meridian Police Department to inquire about phone calls they are receiving about missed jury duty calls. This is a **SCAM**.

- The call is coming from a spoofed, Meridian Police Department phone number.
- The caller is going by the name of "Lieutenant Johnson," or identifying themselves as a federal agent. We do **NOT** have a Lieutenant Johnson at MPD.
- The caller states you did not respond to a jury duty summons you should have received in the mail.
- They then say you have a warrant out for your arrest and the only way to avoid being arrested is by paying a fee through a wire transfer or purchasing gift cards.

ROMANCE SCAMS

Romance scammers create fake profiles on dating sites, apps, or contact you through popular social media sites such as Instagram and Facebook. The scammers strike up a relationship with you to build up trust, sometimes talking or chatting several times a day.

- Scammers will say they can't meet in person, but they will ask you for money, and tell you how to pay.
- Never send money to anyone you have only communicated with online or by phone.
- If it seems too good to be true, it most likely is. Trust your gut.

CRYPTOCURRENCY

Cryptocurrency is a type of digital currency that exists only electronically. You can use your phone, computer, or a cryptocurrency ATM to purchase cryptocurrency.

Only scammers will demand payment in cryptocurrency. No legitimate business is going to demand you to send cryptocurrency in advance.

Only scammers will guarantee profits or big returns. Don't trust people who promise you can quickly and easily make money in the crypto markets.

WHAT TO DO IF YOU ARE A VICTIM

Contact the Meridian Police Department to file a police report if you are a victim of a scam or fraud. You can come to the station to file a report or call non-emergency dispatch at 208-377-6790.

If you have sent money to a scammer, contact your financial institution to try to stop the transfer and attempt to get your money back.

Report the crime to the Internet Crime Complaint Center (IC3) through the FBI.

Combined with other data, IC3 allows the FBI to investigate reported crimes, track trends and threats, and, in some cases, even freeze stolen funds. Just as importantly, IC3 shares reports of crime throughout its vast network of FBI field offices and law enforcement partners, strengthening our nation's collective response both locally and nationally.

Please visit ic3.gov for more information or to report a cyber crime.