

Protect Yourself against Identity Theft, Financial Fraud, and the Scam Artist

The Beverly Police Department would like to remind our residents that every day is a scam day for those who prey on people. Millions are victimized yearly. Numerous scams including phony investment scams, foreign lotteries/sweepstakes, telemarketing fraud, Internet scams, and check scams are used, and the unscrupulous individuals soliciting you will try to take your money from you. Please follow these simple tips whether the scam is by phone, mail, or the internet.

- If the offer sounds too good to be true, then it probably is.
- The salesperson uses high pressure tactics or is intimidating-watch out for phrases like; “you will lose out if you do not act now” ...”you must pay immediately”...”you must pay cash”.
- You must pay up front to receive your prize. Legitimate businesses do not ask for money up front-even for taxes, shipping, or handling.
- Be very skeptical of anyone that asks you to wire money into a bank account or cash money orders or checks on their behalf.
- The scammer tells you that it is a cash only deal.
- The person or company won’t give you written details about the offer.
- The offer is from an unfamiliar company, often without a street address or direct telephone number.

If you receive a telephone call that includes any of these characteristics, just hang up. You don’t have to listen. Remember that telemarketing fraud is a crime, and the people who practice it are criminals.

Be sure to never give out your credit card number, social security number, or any other personal information over the telephone or by e-mail unless you know and trust the company and the salesperson/telemarketer. A con artist can use this information to withdraw funds from your bank account or order new credit cards in your name.

Never use a link in an e-mail to visit a web site. Only purchase goods and services from sites you trust. Remember: a legitimate business may sell your personal information to others.

The best way to stop a scam artist is awareness and prevention. Enrollment in both the Massachusetts (www.madonotcall.govconnect.com or call 1-866-231-2255) and federal (www.donotcall.gov or call 1-888-382-1222) Do Not Call programs will stop sales calls.

What should you do if you think that you are a victim of a scam? First, contact your financial institutions that have been effected to end the con artist’s access to you bank accounts and credit cards. Second, contact the Beverly Police Department at (978) 922-1212 to report these crimes. An Officer will assist you with this.