

[The Avanti Group LLC Recruiting & Leadership 10 Scams Aimed at Getting Your Money](#)

If you receive an email purported to be from a Nigerian prince eager to share his fortune — well, surely you know by now that you are looking at some scam.

But beyond such familiar frauds are more creative schemes concocted by swindlers eager to steal your identity or separate you from your hard-earned cash.

Cindy Oetjen, a Marion County deputy prosecutor, monitors scammers' tactics as part of her job.

"They can be pretty innovative," Oetjen said.

[Here are 10 types of scams Oetjen has identified:](#)



Charity imposters

Although they can strike anytime, these fakers pounce in the wake of tragedies to take advantage of people's compassion. They claim to represent a charity or charitable cause, taking up collections they claim will benefit an ill child or grieving family or disaster-stricken community or some other object of legitimate concern.

What to do: Check out lists of charities on charitynavigator.org or at bbb.org, the website of the Better Business Bureau. Direct your donations to charities you can find listed via such legitimate channels.

Cellphone scams

Scammers use computers that call cellphone numbers and hang up after one ring. If you're curious enough to call back, not only will you incur a \$19.95 charge for an international call — since most of these scammers appear to be based overseas — but you'll also be charged a certain fee per minute that also will show up on your bill.

What to do: Don't answer or call back a number you don't recognize. If the call is legitimate, the caller can leave a message.

Email fraud

Emailers send messages appearing to be from familiar sources — Walmart, UPS, Fedex or a banking institution you use, for example. When you click on links, scammers can infiltrate your computer with a virus or attempt to coerce you into sharing personal information.

What to do: Do not click on links emailed to you by institutions. Rather, go to the institution's legitimate website or call a customer service number you find on your own. Don't share personal information online via links you have been emailed.

Health care fraud

Scammers call people with offers to help them sign up for health insurance under the Patient Protection and Affordable Care Act, popularly known as Obamacare. In reality, the callers are operating scams devised to extract personal information and money.

What to do: Remember that government officials do not make calls to homes or cellphones to help people sign up for health care. If you need information, go to the official web site at healthcare.gov.

Nickel-and-dime credit card charges

The presence of modest charges in your monthly credit card bill could mean you unwittingly have fallen prey to a scammer. One scam was known to level a charge of \$9.84 to credit card users whose accounts had been hacked. Scammers operate on the premise that most people won't notice small, irregular-looking sums.

What to do: Report illegitimate charges to your credit-card institution.

Lottery and sweepstakes scams

Hoaxsters call or email informing you that you are the winner of a sweepstakes or lottery — then, of course, ask you to click on a link or otherwise provide information to “claim your winnings.”

What to do: Remember that you cannot win a contest you never entered. Also, you should never have to pay money to get money. Many scammers contend that in order to receive a large sum of money you must first provide a smaller amount for some reason such as “releasing the funds.” Victims send money and never see anything in return.

Wiring money to friends in trouble

You receive an email that appears to be, by name, from someone you know. The person claims to be in trouble — stranded somewhere or imprisoned — and pleads that you wire money to help him or her out of the predicament. (There is no mention of why the person would email in such a situation rather than call.)

What to do: Don't wire money in response to such emails. If you need to relieve your worry, try contacting the person by phone to let him or her know his or her name is being used in a hoax. If unsuccessful, contact others close to the person who would know his or her whereabouts.

Locking computer screen requires personal info to unlock

Upon turning on your computer, a message pops up informing you that your computer is locked. There are variants of this scam, but sometimes the message indicates you are suspected of a crime. It may indicate you need to provide personal information.

What to do: This is one scam that requires professional assistance — either from a virus protection service to which you subscribe or a local computer specialist.

Home improvement scams

A home-improvement specialist shows up uninvited and offers to perform some service — tree removal, roofing, painting, black-topping — often at a price that seems like a great deal. The person may ask for payment in advance. Once paid, the person never returns to do the work. Or, in some cases, the work is shoddy.

What to do: Always check references. Check with consumer organizations such as the Better Business Bureau or Angie's List. Make sure workers are licensed and bonded.

Jury duty scams

Someone calls and says you've failed to show up for jury duty. Then the person asks for personal information and/or money to help you avoid penalties.

What to do: Know that Indiana courts never ask potential jurors (or those who missed jury duty) for money. Courts never ask for specific bank account numbers, credit card information or personal identification numbers (PINs) and never call jurors and pressure them to reveal personal information. All initial contact with potential jurors in Indiana is conducted in writing through the mail. If a person fails to appear for jury duty, a judge has several options, which range from sending the sheriff to bring an individual to court to issuing an order of contempt and requiring the individual to pay a fine. But such actions are not conducted over the phone.

Call Star reporter Bill McCleery at (317) 444-6083. Follow him on Twitter: @BillMcCleery01.

Learn how to protect yourself

Marion County Deputy Prosecutor Cindy Oetjen and Michelle Mayer of the Indiana attorney general's office will present the seminar "Power Against Fraud: Protecting Seniors from Fraud and Abuse" at 7 p.m. Tuesday.

It will be at the Warren Education and Community Center, 975 N. Post Road.

To reserve a seat: Call Donna Andis at (317) 354-6051. To learn more about the Power Against Fraud presentation, which is offered upon request to community groups, call Oetjen at (317) 327-5716 or visit www.indy.gov/MCPO/seniors.

The Marion County Prosecutor's Office Community Prosecution Division offers crime prevention programming free of charge to neighborhood organizations, faith-based organizations and community groups. Presentations include burglary prevention, landlord training, and Internet safety for parents and children. To learn more or to schedule a presentation, please contact mcpo@indy.gov.

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