

# SCAM PREVENTION

## Education & Response

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***If you think you may have fallen victim to a scam, call your local law enforcement agency.***

# TABLE OF CONTENTS

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|                |           |
|----------------|-----------|
| Common Scams   | <b>03</b> |
| Warning Signs  | <b>04</b> |
| Avoiding Scams | <b>05</b> |
| Response       | <b>06</b> |
| Resources      | <b>07</b> |

# COMMON SCAMS



## Imposter Scams

Someone pretends to be a trusted person or organization—like a government agency, a tech support representative, or even a friend or family member.

## Lottery / Prize Scams

You're told you've won a lottery, sweepstakes, or prize you never entered. Scammers demand payment for "fees" or personal details to claim the prize.

## Work Scams

Scammers pose as an employer to trick job seekers into sharing personal information. Fraudulent job offers promise high salaries or work-from-home opportunities but require upfront payments or fees.



## Charity Scams

Scammers can pose as charitable organizations to exploit your generosity.

## Online Shopping Scams

Fake websites advertise goods at low prices but fail to deliver the product, send counterfeit items, or gain access to personal information.

## Romance Scams

Scammers create fake profiles on social media to build emotional connections and gain trust. Once a relationship is established, they request money, gifts, or personal details,

## Investment Scams

Scammers promote fake investment opportunities, promising high returns with little to no risk. These scams often target savings or retirement funds.

## Government Assistance Scams

Scammers may impersonate government agencies, claiming your benefits like SNAP, MFIP, Social Security, or medical assistance are at risk unless you pay a fee or provide personal information.

# WARNING SIGNS



## **TOO GOOD TO BE TRUE**

Promises of guaranteed money, prizes, or high returns with no risk. Trust your gut - if it feels “too good to be true,” it is probably a scam.

## **URGENCY & PRESSURE**

Scammers create a sense of urgency, fear, or excitement to pressure you into acting quickly. This tactic aims to play on your emotions and make you act impulsively.

## **SECRECY**

Insist that you keep the offer or request confidential. This aims to prevent you from verifying the situation and seeking help from others.

## **UNSOLICITED CONTACT**

Unexpected calls, emails, or messages from unknown sources. If you are being contacted from an unfamiliar or unknown source, it is likely a scam.

## **PERSONAL INFORMATION**

Asking for sensitive/personal details like Social Security numbers, passwords, or financial information.

## **UNUSUAL PAYMENT METHODS**

Demands for payment using gift cards, wire transfers, or cryptocurrency. These methods are difficult to trace and nearly impossible to recover once sent. These options lack fraud protection, making it easier for scammers to disappear with your money. If someone demands payment through these methods, it’s likely a scam.



## Avoiding Scams

# WHAT TO DO

- **Stay calm.** If you receive a message that causes a strong emotional reaction, take a deep breath and remain calm.
- **End contact with suspected scammers.** Hang up on calls and ignore messages. Even if you have already engaged with a scammer, end all contact immediately.
- **Block unwanted calls & Messages.** Take steps to block unwanted calls and filter unwanted texts.
- **Be skeptical.** Be cautious of grandiose offers. If something seems “too good to be true,” it is likely a scam.
- **Talk to someone you trust.** Reaching out for support can help you verify the information.
- **Secure and avoid sharing personal information.** Use caution when in contact with someone claiming to be from a government agency or law enforcement telling you about a problem that you don't recognize.
- **Resist the pressure to act immediately.** Scammers may pressure you to act quickly, deterring you from thinking critically about the scenario and seeking help.
- **Stay informed.** Education and awareness are the best tools to protect yourself from scams.
- **Report!** Notifying your local law enforcement agency can help protect other members of the community.

# RESPONSE

## What to do if you paid a scammer

### **Did you pay with a debit or credit card?**

Report the fraudulent charge by contacting your bank or credit card company that issued the debit or credit card. They will be able to assess whether they can reverse the transaction, or freeze future unauthorized payments.

### **Did you purchase a gift card?**

Contact the organization that issued the gift card and notify them that the card was used in a scam. They will be able to assess whether they can provide a refund. Always keep a copy of the gift card and receipt.

### **Did you send a wire transfer?**

Contact your bank or wire transfer company and notify them of the fraudulent transfer. They will be able to assess whether they can reverse the wire transfer and issue a refund.

### **Did you send money through a payment app?**

Contact the company behind the payment app and notify them of the fraudulent transaction. If your banking information is linked to the app, contact your bank or credit card company to report the fraudulent transaction. They will be able to assess whether they can reverse the transaction.

### **Did you send cash through the mail?**

Contact the U.S. Postal Inspection service at 877-876-2455 and ask them to intercept the package. Additional information available at [usps.com](https://www.usps.com)

### **Did you pay with cryptocurrency?**

Contact the company you used to send the money and notify them of the fraudulent transaction. They will be able to assess whether they can reverse the transaction.

# RESOURCES

**If you have been scammed, contact your local law enforcement agency.**

[Aitkin County Sheriff's Office](#)  
(218) 927-7435

[Todd County Sheriff's Office](#)  
(320) 732-2157

[Cass County Sheriff's Office](#)  
(218) 547-1424

[Wadena County Sheriff's Office](#)  
(218) 631-7600

[Crow Wing County Sheriff's Office](#)  
(218) 829-4749

[Leech Lake Tribal Police](#)  
(218) 335-8277

[Morrison County Sheriff's Office](#)  
(320) 632-9233

[Mille Lacs Band of Ojibwe Police](#)  
(320) 532-3430

**To learn more about ways to prevent, identify, and report scams, visit:**

[Better Business Bureau](#)

[Consumer Financial Protection Bureau](#)

[Internal Revenue Service](#)

[Minnesota Attorney General](#)

[Federal Trade Commission](#)

[Minnesota Senior Linkage Line](#)

[How to Filter Unwanted Calls](#)

[Social Security Administration](#)

[How to Filter Spam Texts](#)

## **Mental health resources & support**

[MN DHS Adult Mental Health Crisis Response Phone Numbers](#)

[AARP Emotional Support for Victims of Fraud](#)

[Suicide Prevention Resource List](#)