

Scams, Fraud, and Crime Prevention

A guide to threats and prevention tips

Office of the Commonwealth's
Attorney



Virginia Beach, VA

Office Overview

- Office consists of over 85 employees, including 37 attorneys
- Responsible for prosecuting over 17,500 criminal cases per year
- Felonies, misdemeanor appeals, domestic violence, DUIs, additional selected misdemeanors
- 3 levels of court (General District, Circuit, and Juvenile and Domestic Relations)
- Prosecute cases with sufficient, legally admissible evidence to secure a conviction beyond a reasonable doubt

Training and Community Outreach

- Provide legal training and advice to local officials, law enforcement agencies, and community groups
- Participate in programs such as Youth Academy, Citizen Police Academy, Senior Citizen Police Academy, Meals on Wheels, Every 15 Minutes Program
- Release monthly “Consumer Alerts” on VBTv network

Financial Crimes

- Thieves and scammers deceive you in an effort to take your cash, credit, identity, or assets
- Victim's money and/or assets are taken
 - Often difficult to track scammers (many are out of the state or country)
 - Difficult to recover property; no trail

Jury Duty Scam

- Scammers call you and claim you missed jury duty
 - Will even use the names of local judges or law enforcement officers
 - Demand that you immediately “pay a fine” to avoid being arrested (wire money)
 - Sometimes ask for personal info



Jury Duty Scam continued...

- ◉ Court personnel communicate via mail
- ◉ Court personnel will not ask for money over the phone
- ◉ Call 385-4589 to check whether you have jury duty
- ◉ This is happening frequently in Virginia Beach – report this scam to police!

Home Healthcare Scam

- ◉ Scammers are going door-to-door claiming to be with Sentara Home HealthCare (or other health groups)
- ◉ Once inside the home, they ransack it and steal money and valuables
- ◉ Sentara Home Healthcare employees will never show up unannounced
 - Ask to see ID badge with name and photo

Dominion Virginia Power Scam

- Thieves are posing as Dominion VA Power employees claiming they need access to your house, then burglarizing it
- Legitimate utility workers rarely need to get inside your home; if so, they should schedule ahead of time
- Call **1-866-DOM-HELP** to verify the identity of the visitor at your door
- Never give cash to someone who arrives at your doorstep unannounced; if you are told you owe money then call your power company
- Keep your door locked

The “Grandparent Scam”



- Scammers call a grandparent and identify themselves as a grandchild or loved one in need of money right away due to a hardship (stuck in jail, broken down car, stuck in a foreign country)

Grandparent Scam, continued...

- ◉ Scammers are getting personal info off social media
 - Facebook, Instagram, etc. – they are learning about your grandchild and using your grandchild's identifying info to convince you
- ◉ Very convincing
 - Might call late at night or early morning to try to get you when you are sleepy
 - Might disguise their voice or use nicknames

Grandparent Scam, continued...

- Remember...

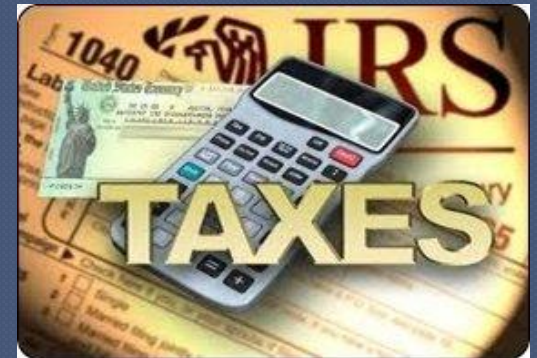
- Never wire money – it is difficult to get back
- Resist the urge to act immediately
- Ask the caller some questions a stranger could never answer
- Hang up, then call the loved one at a number you know to be valid

IRS Phone Scams

- Scammers posing as IRS employees claiming you owe money now, or that you are due a refund (and then ask for your personal info)
- The IRS will NEVER:
 - Call you about taxes you owe without first mailing an official notice
 - Demand that you pay taxes without giving you the opportunity to question the amount
 - Require you to use a specific payment method for your taxes, such as a prepaid debit card
 - Ask for credit or debit card numbers over the phone
 - Threaten to bring in local law-enforcement to have you arrested

IRS Phone Scams, Continued...

- Here's what you should do if you get called:
 - Call the IRS at 1-800-829-1040 to determine whether you owe money
 - Report it to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484 or www.tigta.gov
 - You should also notify local law enforcement so they can track crime patterns in your area and warn citizens



Lottery Scams

- *“Congratulations! You may receive a check for up to \$400,000...”*
 - You cannot win a lottery unless you have entered it
 - You never have to pay prior to collecting winnings from a legitimate lottery (taxes are collected *after* you receive winnings)
 - If you hold the winning ticket, YOU notify the lottery— they do not notify you

Other Scams/Fraud

● Charity Fraud

- Only donate to charities that you know
- Make check or money order payable to the charity – not an individual; do not give cash
- Visit www.give.org to verify whether a charity is legitimate

Other Scams/Fraud

● Investment Fraud

- Usually via phone or mail
- “I’m calling to offer you a golden opportunity to invest...” – once the scammer has your money, the company disappears or goes out of business

If something seems too good to be true, it probably is!

Home Repair Scams

- High-pressure sales tactics (seller pushes for immediate decision)
- Door-to-door solicitation (scammer receives payment when little or no work is done)
- Verbal agreements (you should demand that a written contract be provided prior to any payment or work done)

Don't Fall Victim!

- Get everything in writing
- Only deal with reputable companies
- Take your time when making decisions
- Never pay in cash; never pay total bill up front
- Ask for (and check) references
- Report suspicious behavior to police
- Still in doubt? Trust your instincts!



Identity Theft

- A criminal uses your personal information to:
 - Pile up charges on an account
 - Drain money from an account
 - Apply for credit cards, loans, or mortgages
 - Declare bankruptcy
 - File a fraudulent tax return or get medical services

How your information is stolen

- ◉ From stolen wallets or purses
- ◉ Mail or bills in discarded trash
- ◉ Hacking into your computer
- ◉ A reply to a phony request to verify personal or account information
- ◉ A bill from a credit card company or “pre-approved” credit card mailing



Avoid ID Theft

- **Never** provide personal info to unverified sources (Social Security Number, bank account number, credit card numbers)
 - Your bank should **never** call you requesting your SSN, account number, etc.
- Shred paperwork containing personal or financial info

Avoid ID Theft

- Only carry the credit cards you need; monitor your statements and balances regularly
- Don't carry your social security card with you; carry your wallet and purse securely when out and about

Avoid ID Theft

- Keep your computer secure
 - Use firewalls and anti-virus software
 - Be wary of clicking on links in e-mails; instead, type a web address you know
- Check your credit report at least annually

Elder Abuse

- When a caregiver knowingly causes harm (or a serious risk of harm) to a resident in-home or a health care facility or fails to provide needed medical service

According to the National Center on Elder Abuse, elders who experienced abuse, even modest abuse, had a **300%** higher risk of death when compared to those who had not been abused

Types of Elder Abuse

- Physical Abuse
 - Sexual Abuse
 - Emotional Abuse
 - Neglect
-
- Perpetrator is often family member or caretaker

Signs of Elder Abuse

- Look for signs of physical/sexual abuse on friends and family members
 - Bruises, broken bones, abrasions, burns
 - Fractures, sprains, dislocations
 - Bedsores, unattended medical needs or weight loss

Signs of Elder Abuse

- Withdrawn personality, changes in emotional state, mistrust of others
- Unsanitary or unsafe housing
- Inadequate or inappropriate clothing
- Lacks needed dentures, glasses, medication, hearing aids, etc.
- Sudden changes in financial situations

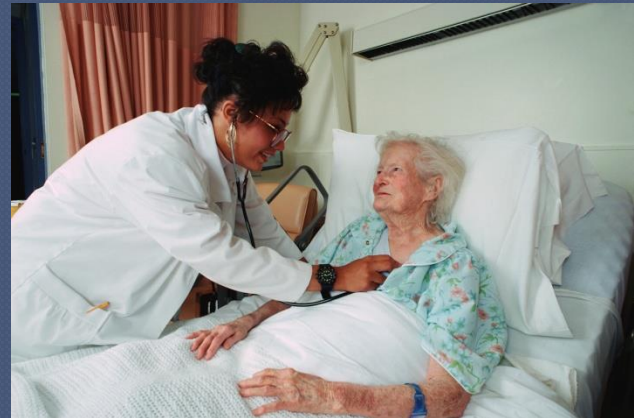
Avoiding Elder Abuse

- Take care of your health
- Keep in touch with friends and family; look for signs of abuse
- Stay active in your community; know your neighbors
- Understand your rights; plan your own future
 - Power of attorney, living will



Reporting Elder Abuse

- Call the police
- Tell a doctor, friend, family member you trust
- If you notice signs of abuse in a friend or loved one, ask them about it



TRIAD

◉ Get involved in TRIAD

- Partnership between law enforcement, AARP and senior leaders and groups in the community
- Meetings are held the 3rd Saturday of each month at 10:00 a.m. at Marian Manor

(5345 Marian Ln, Virginia Beach, VA 23462)

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