

Common Scams and Schemes

Pigeon Drop:

This scam usually involves 2-3 suspects working together to con you into believing they have found money, diamonds, gold bars, etc. They want to share it with you, but someone must hold the found item for awhile before splitting it. You are convinced to withdraw 'good faith' money from your bank account to be combined with the suspect's good faith money in a bag or handkerchief. The suspects switch the bag or handkerchief and disappear. They leave you with nothing but torn paper.

Charity Switch:

Very similar to Pigeon Drop, but with a slight variation: You are approached by suspect-one who claims to have recently come to America with a large amount of cash to be delivered to a church or a charity. Suspect-one then says he must leave the country soon and asks you & suspect-two to deliver the money for him. You are asked to put up 'good faith' money to show you are honest. Suspects switch the money and disappear.

Bank Examiner

This suspect approaches you or may call you on the phone claiming to be a police officer that is investigating a bank employee for embezzlement. You are asked to go to your bank and withdraw cash so the officer can watch the bank employee. You are told to give the money to a "detective" who will return it to the bank for you. The suspects disappear with your money.

Sweetheart Swindle:

This scam often involves an elderly man (70+) who is befriended by a young woman. She convinces him that she truly cares about him and implies a romantic interest. She tells him she needs money for rent, food, furniture, and her business or that she needs surgery. She may swindle him out of his life savings, often causing him to file bankruptcy.

Fortune-Telling/Psychic Fraud.

You may be approached at stores, hotels, restaurants, etc. or when you go to a 'psychic reader.' The psychic convinces you that you have an evil curse or evil spirits that must be 'cleansed.' Cleansing is an ongoing process that requires you to pay thousands of dollars in cash, jewelry, clothing, vehicles, etc.

Lost Pet or Lost Property:

You place an ad in a local paper about a lost pet or lost property. You then receive a call from a long-haul truck driver who found your missing item but he is now hundreds of miles away. He will return your property (or advise of the location of your pet) after you send a "reward" by Western Union.

Lost/Stolen Purse:

A 'police officer' calls you to advise he found your purse (often before you realize it is missing or have reported it). The 'officer' needs your personal information for his report. You, believing a police report is being taken, provide your information and take no further action.

Mail Theft:

Both incoming and outgoing mail may be taken from your mailbox. Your checks are 'washed' to remove payee and amount and altered so the suspect can cash them for more money. Your ATM and credit card numbers are picked up from your bills and used for purchases. Your credit card applications are taken and altered so the suspect receives a credit card in your name.

Home Repair:

These suspects go door-to-door offering you a great deal on yard work, roof repair, chimney sweeping, house painting, etc. They may have 'extra' supplies left over from their last job so they can save you money. At the completion of the work they claim they used more supplies or there was more work than anticipated so they demand more money from you. They can be very intimidating.

Distraction/Imposter Burglary

These suspects can include women with children. A suspect comes to your home and engages you in conversation while other (unseen) suspects enter your house through another door and take cash and property.

Or

A suspect comes to your house claiming to be from a City or County agency or a utility company employee. He needs to come into your house to check for problems. Once inside your house, the suspect distracts you and takes cash and valuables.

Canadian Sweepstakes:

You receive a call from someone who says you have won a Canadian sweepstakes, but you must pay Canadian taxes before the winnings can be claimed. You are told to send a cashier's check or wire money via Western Union to them in Canada.

Purchase of Lottery Tickets:

You receive mail or calls from a company 'representative' who will purchase lottery tickets in another state for you (usually Florida) and send you photo copies of your tickets. (They keep the originals so they can collect for you if you win.) You may write them monthly checks, allow them to debit your checking account or provide them with credit card numbers so they can purchase lottery tickets for you on a weekly basis.

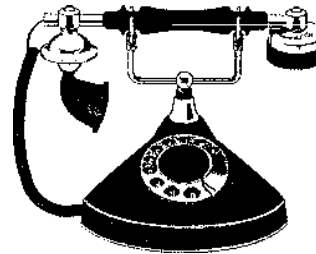
WHAT CAN I DO TO PROTECT MYSELF?

1. *NEVER* give your personal information, checking account or credit card information out over the phone unless you initiate the call.
2. *ALWAYS* verify anyone who calls or comes to your house uninvited to provide any service. Check the phone book or call information for business numbers and call the company.
3. *NEVER* contract with or allow unsolicited door-to-door sales people or repair people inside your house without independent verification of who they are and whom they work for. Always get a written contract.
4. *DO NOT* clip or place outgoing mail on mailboxes. Use secured postal mailboxes. Retrieve your incoming mail in a timely manner. Report any questionable activities to the postal inspector.
5. *SHRED* all statements, bills, cancelled checks and anything else with your personal or account information.
6. *REMEMBER*... It is illegal for a legitimate sweepstakes to require any money up front before paying out winnings.
7. *LOCK* all your doors even when you are at home or when you are outside working in the yard.
8. *REAL FRIENDS* are not after your money or your credit.
9. *TRUST YOUR INSTINCTS*. If it seems to good to be true, it probably is.
10. *HELP YOURSELF* and help your neighbors. You are our best resource, our eyes and ears. Get descriptions of suspicious people and their vehicles.

One of the biggest problems facing law enforcement in identifying and apprehending con artists is that the victims are reluctant to report the crime because of embarrassment. This is what the con artists count on. Don't help them get away with their crime.

MAKE A REPORT

The only way we can stop these criminals is if you report it. You weren't their first victim and you won't be their last!



WHO DO I CALL?

San Francisco Police Department
 Emergency..... **9-1-1**
 Non-Emergency (415) 553-0123
 TTY (415) 626-4357

Postal Inspector (Mail Theft).....(415) 778-5900

Contractor's License Board
 Home Repair Fraud(800) 321-2752



Pamphlet prepared by
 The San Francisco Police Department
 Fraud Detail



Such a Deal ...

Don't Get Taken by Con-Artists

CON-ARTISTS are persuasive and persistent. The schemes described here have many variations, but they all have the same goal:

GAINING YOUR CONFIDENCE AND TAKING YOUR MONEY

This information is provided to help you identify fraudulent schemes; ways to avoid becoming a victim and whom to call if you believe you have been swindled by a con-artist.

Presented by



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