

# The More you Know...

Knowledge to combat fraud schemes

**Do not fall for a Smooth talking Scammer!**

## Romance Scam Quiz

- Have you been on a dating or social networking site in the past six months? [ ] Yes [ ] No
- Has someone fallen in love with you quickly? [ ] Yes [ ] No
- Did the person immediately want you to leave the dating/social networking site to use email, text messaging, or Skype? [ ] Yes [ ] No
- Does the person claim to be from the US, but is working overseas? [ ] Yes [ ] No
- Has the person asked you for money for an emergency or to cash a check? [ ] Yes [ ] No
- Does the person tell you that they are coming to visit, but an event prevents them from visiting? [ ] Yes [ ] No
- Does the person tell you they have no close family, friends, or business associates to turn to? [ ] Yes [ ] No

**If you answered "yes" to three or more of these questions, you might be involved in a romance scam. Please talk to someone you trust about the situation as soon as possible!**

## So, what are romance scams?

Dating and romance scams appeal to your romantic or compassionate side in order to lower your defenses. Scammers play on emotional triggers to get you to provide money, gifts or personal details, which are then used to facilitate crimes.

Scammers target victims by creating fake profiles on legitimate dating or social networking sites. Once you are in contact with a scammer, they will express strong emotions for you in a relatively short period of time and will suggest you move the relationship away from the website, to text messaging, email, and/or instant messaging. Scammers often claim to be from the United States, but say they are travelling or working overseas. Scammers will do whatever is required to build your trust, including holding bible studies via telephone, saying they love you, and promising a future. They frequently say that they will be coming to visit, only to never come because of an "emergency."

The goal of this type of scheme is to get you to unknowingly assist in criminal activity. This may involve converting checks into cash and sending them to a trusted friend, or sending your own money to assist in an "emergency" or as a down payment for a house for your "future."

If any of this sounds familiar, talk to someone you trust about the situation. Do not let your emotions cloud your judgment if something feels strange about a relationship that started online.

## Want to report A possible Fraud?

**General Reports:** Anti-Fraud Hotline (provided by the U.S. Senate Aging Commission)

1.855.303.9470 or [www.aging.senate.gov/fraud-hotline](http://www.aging.senate.gov/fraud-hotline)

**Telephone or online fraud scheme?** Federal Trade Commission (877.FTC.Help, [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov)) or Internet Crime Complaint Center ([www.ic3.gov](http://www.ic3.gov))

**Mail fraud scheme?** United States Postal Inspection Service

1.717.257.2330 or [www.postalinspectors.uspis.gov](http://www.postalinspectors.uspis.gov)

**Scheme involving money sent with GreenDot, MoneyGram or Western Union?**

Green Dot: 1.866.795.7597

MoneyGram: 1.800.MONEYGRAM or 1.800.666.3947

Western Union Fraud Hotline: 1.800.448.1492