

THE MORE YOU KNOW...

KNOWLEDGE TO COMBAT FRAUD SCHEMES

SAFETY TIPS FOR ONLINE DATING

Here are a few tips on how to protect yourself from becoming a victim of an online dating scam!

Tell-tale signs your online date may be a fraudster:

- ◆ Communications through instant messaging and texts, rather than through the dating website or chat room where you met.
- ◆ Their profile and profile picture is too perfect – for example, you have everything in common and they look like an actor or actress!
- ◆ They start asking you to send them money or electronics using a number of different scenarios such as:
 - ◆ Claiming to be military personnel based overseas who require funds for flights home or early discharge from the forces;
 - ◆ Citing medical related issues they need money for such as a sudden need for surgery, either for the fraudster or the fraudster's family member;
 - ◆ They need the items to complete their mission or job so they can come home; or
 - ◆ They've arranged to visit you but need money to pay travel costs.

How to date online safely:

- ◆ Avoid posting details such as your full name, date of birth, or your home and work addresses on online profiles. Criminals can use these types of personal information to steal your identity.
- ◆ Never respond to any requests to send money, or have money transferred into your account by someone you don't know and trust. These types of requests should always raise a red flag.
- ◆ Never reveal any of your financial details. If a user asks you for them, stop communicating with them immediately and report it to the dating site.
- ◆ Trust your instincts - if you think something feels wrong, it probably is.

What should you do if you've been a victim of dating fraud?

- ◆ Report it to your local police, bank, the FTC, and FBI.
- ◆ Break off all contact immediately.
- ◆ Report the fraudster to the website or chat room operator.

Adapted from tips located here: <http://www.actionfraud.police.uk/fraud-az-romance-scams>

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

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

Mail fraud scheme? United States Postal Inspection Service

1.717.257.2330 or 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