

# Imposter Scams: Say No, Keep Your Dough

Imposter scams often begin with a call, text message, or email. The scams may vary, but work the same way – a scammer pretends to be someone you trust, often a government agent, family member, or someone who promises to fix your computer – to convince you to send them money or share personal information.

Scammers may ask you to wire money, put money on a gift card, or send cryptocurrency, knowing these types of payments can be hard to reverse.

According to the Federal Trade Commission, Americans lost more than \$667 million to imposter scams in 2019.

**Learn to spot these scams and say no.**



## Recognize the Scam

You get a call, email or text message from someone claiming to be:



- A **FAMILY MEMBER** (or someone acting for them), saying your relative is sick, has been arrested or is in serious trouble and needs money right away.
- A **COURT OFFICIAL**, indicating that you failed to appear for jury duty and need to pay a fine or you will be arrested.
- The **POLICE**, saying you'll be arrested, fined or deported if you don't pay taxes or some other debt right away.
- From **SOCIAL SECURITY**, claiming that COVID-19-related office closures mean your benefits have been suspended.
- From the **IRS**, saying you owe back taxes, there's a problem with your return or they need to verify information.
- From your **BANK**, claiming they need to verify personal information before they can send you a new card.

## Protect Yourself



**Be Suspicious** of any call from a government agency asking for money or information. Government agencies don't do that; scammers do.



**Don't trust Caller ID.** Even if it might look like a real call, it can be faked.



**Never pay with a gift card, wire transfer or cryptocurrency.** If someone tells you to pay this way, it's a scam.



**Check with the real agency, person, or company.** Don't use the phone number they give you. Look it up yourself. Then call to find out if they're trying to reach you—and why.

## Report and Share

Tell your bank and be sure to share these tips with friends and family.

Learn more at [ftc.gov/scamalerts](https://ftc.gov/scamalerts) and [aba.com/consumers](https://aba.com/consumers).



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