

Hi everyone, Jerry Manor here. Today on SeaComm Money Matters, phone scams.

The St. Lawrence County Sheriff's Department recently sent out an alert regarding a phone scam. According to the Federal Trade Commission, people lose a lot of money to phone scams — sometimes their life savings. Scammers have figured out countless ways to cheat you out of your money over the phone. In some scams, they act friendly and helpful. In others, they threaten or try to scare you. They'll do what it takes to get your money or your personal information to commit identity theft. Don't give it to them. Here's some information to help you avoid being a victim of phone scams

Phone scams come in many forms, but they tend to make similar promises and threats, or ask you to pay certain ways. Here's what to know.

The caller might say you were "selected" for an offer or that you've won a lottery. But if you have to pay to get the prize, it's not a prize.

Most honest businesses will give you time to think their offer over and get written information about it before you commit. Take your time. Don't get pressured into making a decision on the spot. If there is high pressure, it's probably a scam.

Scammers will often insist you pay in a way that makes it hard to get your money back — by wire transfer, gift card, payment app or especially cryptocurrency. Anyone who insists that you can only pay that way is a scammer.

No government agency is going to call you out of the blue and ask for sensitive information like your Social Security number. They're lying if they say they're with a well-known government agency like Social Security, Medicare or the IRS.

Scammers might pretend to be law enforcement or a federal agency. They might say you'll be arrested, fined, or deported if you don't pay taxes or some other debt right away. The goal is to scare you into paying. But real law enforcement and federal agencies won't call and threaten you. And that's where the recent alert from the St. Lawrence County Sheriff's Department comes in.

The alert says the department has been made aware of a recent phone scam targeting local residents. Scammers are impersonating law enforcement officers, including the Sheriff's Secretary and also claiming to be Officer "Norwood". The scammers are calling from no caller id numbers and threatening individuals with warrants from other states (such as Florida or Georgia). They demand payment of \$4,500 and even request signed documents, falsely claiming that the signatures are needed for comparison to mail they've supposedly received.

These scammers are using threats of immediate if the payment isn't made.

They can also spoof the office phone number, making it appear as though the call is legitimate. If you receive such a call, do not provide any personal information or send any money and hang up immediately. Remember, never ever give out any information or money unless you originate the contact. Remember, you have no way to validate who is on the other end of the line.

You can reach out on a known phone number to any of these agencies to verify any legitimate concerns. Remember, law enforcement will never ask for money over the phone to resolve a warrant or any legal matter. Please stay vigilant and help spread the word to prevent others from falling victim to this scam.

If you've lost money to a phone scam or have information about the company or scammer who called you, tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/whocomplaint).

If you didn't lose money and just want to report a call, use the streamlined reporting form at [DoNotCall.gov](https://www.ftc.gov/whocomplaint).

Any information you provide will help stop the scammers. Report the number that received the call, the number on your caller ID, and any number they told you to call back. Also report the exact date and time of the call, if you know it. Knowing all this information helps the FTC and its law enforcement partner's track down the scammers behind the call.

The FTC also takes the phone numbers you report and releases them to the public each business day. This helps phone carriers and other partners that are working on call-blocking and call-labeling solutions.

That's it for today, thanks for listening and have a great weekend.