

SCAM ALERTS

SCAM ALERT: Virtual kidnapping scam reported – caller claims to have kidnapped a loved one, threatens harm unless payment is received, learn more.

Protecting Kentucky families, especially senior citizens, from scams, abuse and exploitation is a top priority for Attorney General Andy Beshear. To help stop con artists, Beshear launched **Scam Alerts** – a messaging service to immediately alert Kentuckians when con artists are on the attack. Be informed and save yourself, and those you love and care for, from the emotional and financial distress scammers can cause by signing up for **Scam Alerts**.

Sign up to receive alerts via text or email

- Text **KYOAG Scam** to **GOV311** (468311) (see instructions on *How to Send a Text Message*), OR
- Click here to sign up with your mobile phone number or email address

Kentuckians should report scams to the Office of the Attorney General at 888-432-9257 or file a consumer complaint online.

Scams Targeting Kentuckians

Scams have reached an all time high in Kentucky and the Office of the Attorney General is constantly working to stay ahead of con artists. Our office has already warned Kentuckians to be on alert for the following scams this year.

IRS Scams

This year, one senior citizen reported sending more than \$50,000, including more than \$20,000 in gift cards she purchased at local retailers, to a con artist claiming to represent the Internal Revenue Service (IRS). The IRS Scam is particularly prevalent during tax season, but scammers pretend to represent the IRS all year long. Learn more.

Publishers Clearing House Scam

Kentuckians receiving phone calls from anyone claiming to be Publishers Clearing House should hang up immediately. This is the best defense against this type of scam. A simple rule to remember is that Publishers Clearing House does not notify its winners over the phone. Learn more.

Deputy Sheriff Scam

Kentuckians are being targeted over the phone by scam artists claiming to be sheriff's deputies who can help residents resolve a federal warrant that has been issued against them – but for a price. These scammers are looking for quick, easy cash, and they love the idea of pre-paid cards. If anyone contacts you and requires payment to be made using one of these cards, hang up and contact the AG's Office or your local sheriffs' office. Learn more.

Student Loan Scam

Kentucky college students are being targeted by a scam that promises student loan debt relief services in exchange for a large fee and students' personal information. Students should avoid these companies. All loan services are already offered free to students by their loan companies, and students should contact their current student loan company that can offer changes to a repayment plan at any time for free. Learn more.

Grandparent Scam

Kentucky seniors have received phone calls from scammers claiming to be their grandchildren. These scammers claim to have been arrested in a foreign country and say they need money wired immediately so they can pay bail. The scammers add that they don't want "mom and dad" to get upset, and request the "grandparent" to remain silent about the issue. This is one more way scammers are taking advantage of the love and concern of seniors for their families and preying on their good nature.



Click Here to Sign Up

Top Tips to Avoid Scams

Hang up. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine. And, avoid robocalls by registering your number on Kentucky's No Call list.

Do not pay upfront. Scammers often offer prizes or threaten to take action against you, if you don't pay a fee or provide your personal information. Legitimate businesses and government agencies will not threaten you for upfront payments.

Do not wire money or send reloadable credit/ gift cards to people you do not know. Legitimate businesses and government agencies will not require you to use these payment methods. It is almost impossible to get your money back after it has been wired, through services like Western Union. Reloadable cards like MoneyPak, Reloadit or other types of gift cards like i-tunes present the same problem.

Slow down. Con artists prey on fear and want to scare you in to taking action very quickly. Before you issue payment or provide your personal information, verify the business by researching it online – verify their website, contact information, search for customer reviews and company policies.

If it sounds too good to be true, it probably is. If someone is offering you something for free or a prize you never registered to win, it is more than likely a scam.

SCAM ALERTS Partners

AARP · Appalachian Research & Defense Fund · AT&T · Better Business Bureau, Central & Eastern Kentucky · Better Business Bureau, Southern Indiana & Western Kentucky · Cabinet for Health and Family Services, Adult Protective Services · Fayette County Sheriff's Office · Jefferson County Sherriff's Office · Kentucky Council of Area Development Districts · Kentucky Bankers Association · Kentucky Equal Justice Center · Kentucky Housing Corporation · Kentucky Sheriff's Association · Kroger · Legal Aid of the Bluegrass · Legal Aid Society · Lexington Metro Police · Louisville Metro Department of Community Services · Louisville Urban League · The City of Lexington · The City of Louisville · Metropolitan Housing Coalition · UK Cooperative Extension Service · United States Postal Service .

Interested in becoming a Scam Alerts partner? Contact the Office of Senior Protection at 502-696-5393.