

## SCAMs

We have all heard and read of various scams that are perpetrated against our citizens. The types of scams can vary from the basic thefts to the more sophisticated internet and mail offers. The best defense against a scam is to ask two basic questions; did I enter a contest that might result in a winning, and, am I expected to pay something in order to receive the winnings? We should understand that a scam is best described as a deceptive practice to get a person to give up money in exchange for future promise of money. If we use the description above, we can eliminate the incidents of forgery, unlawful use of a debit or credit card, or identity theft. These are different offenses in their own manner.

The most popular scams seem to be in the email propositions, the letters in the mail, and the telephone solicitations. The email solicitations come in a couple of different manners; people have received the alleged notifications of foreign countries looking for citizens to deposit funds in exchange for a percent or a set fee. There may be a request for banking information or instructions to send some money up front to cover fees or taxes. The amounts alleged to be received are enormous and, if true, would be a windfall for the citizen. But ask the question, is this really a possibility? I think we would all answer no. Another popular ploy is to send an email alleging someone is out of the country and has fallen on bad times, such as theft of belongings, medical situation, or other drastic event. The email asks for money to be sent to a cash distribution location. Another frequent attempt to scam a citizen is a check delivered in the mail. The check appears to be legitimate with institution names, the citizen's name, and other markings found on a legitimate check. In these instances the sender request funds from the citizen for fees and taxes up front usually sent via a money gram to a cash distribution center. The citizen deposits the check with the belief the check will be cleared in a few days – and then receives notification the check is not valid and the money sent to the sender is now gone.

A rule of thumb for potential money windfalls is to ask yourself, “does this sound right”? Better yet, ask a family member or friend to look at it and let them ask the question. The Tullahoma Police Department encourages citizens to report instances of a scam so the public can be informed of new attempts to deceive and separate our citizens from their money. There are many scams being perpetrated against citizens and they constantly change. The department can be reached at (931) 455-0530 or [tpd@tullahomatin.gov](mailto:tpd@tullahomatin.gov) .