

Spotting an Impostor: Scammers Pose as Friends, Family and Government Agencies

It's easy to think "It couldn't happen to me." But scammers know how to get around our better judgment. They play on our emotions or promise big payoffs to get us to act. And many use the names of government agencies like the FTC, trusted companies, or friends and family to get us to buy into their schemes. We may not be able to spot the impostor until it's too late.

The Federal Trade Commission (FTC), the nation's consumer protection agency, wants you to know that scammers are posing as people, agencies and companies you know and trust. They may use phone calls, emails, letters, faxes or even text messages in their deceptions. To see past the disguise, you need to be alert to signs of an impostor scam:

- **They want you to wire money.** Wiring money is like sending cash; once it's gone, you can't get it back. Don't send a check or money order by overnight delivery or courier, either. And don't deposit a check and wire money back — the check will turn out to be a fake. Con artists tell you to use these services so they can get your money before you realize you've been cheated. For more on money wiring scams, visit ftc.gov/ScamWatch.
- **They want you to pay to collect your winnings.** Legitimate sweepstakes don't require you to pay insurance, taxes, or shipping to claim what you've won. Scammers pretend to be with banks and well-known companies like WalMart and Publishers Clearing House to make you think it's the real deal. No matter how convincing the reasons, **never** send money to claim a prize.
- **They claim to be with a government agency.** They may try to get you to send money by saying they're with the FBI, FTC, IRS, U.S. Customs and Border Protection or the U.S. Marshals Service. They might even use a real employee's name and call from a Washington, D.C., phone number. But it's a number they've faked. Contrary to scammers' lines, no federal government agency supervises or runs sweepstakes. Similarly, insurers like Lloyd's of London don't insure the delivery of sweepstakes winnings.
- **They claim to be someone you care about.** You think it's your grandson calling, panicked because he needs you to wire money to help him fix a car, get out of jail or a hospital emergency room, or leave a foreign country without the rest of the family finding out. Or a stranded friend emails and asks you to wire money overseas. In reality, it's a scammer who sleuthed out your grandchild's name, or hacked your friend's email account. To make sure it's not really a loved one in trouble, call a number you know to be genuine, and check the story out with other people in your circle. You also can ask the caller some questions that a stranger couldn't possibly answer.
- **They want you to act now.** The key to successful impostor scams is getting you to send money before you find out who's really on the other end. The more time you have, the more likely you'll figure it out. Resist the pressure to act immediately before you've checked it out.

File a complaint with the FTC

If you encounter an impostor scam, let the FTC know. File a complaint at ftc.gov or call 1-877-FTC-HELP.

The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or get free information on consumer issues, visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. Watch a video, *How to File a Complaint*, at ftc.gov/video to learn more. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

