



DEMAREST POLICE DEPARTMENT

Bergen County, New Jersey • 118 Serpentine Road, Demarest NJ 07627 • (201) 768-1540

COMMON IDENTITY THEFT SCAMS — PROTECT YOURSELF & YOUR FAMILY

COMMON IDENTITY THEFT SCAMS

Recognizing & Avoiding Phone, Mail & Digital Fraud With Special Focus on Protecting Our Elderly Residents

Demarest Police Department

Community Safety & Crime Prevention Division

118 Serpentine Road, Demarest NJ 07627 • (201) 768-1540

■ REMEMBER: Legitimate organizations will NEVER

- Call, email, or text demanding immediate payment
- Ask for payment by gift card, wire transfer, or cryptocurrency
- Threaten arrest, deportation, or legal action over the phone
- Ask you to keep the communication secret from family members
- Pressure you to act immediately without time to think



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SECTION 1: PHONE SCAMS (VISHING)

Vishing (voice phishing) uses phone calls to trick victims into revealing personal information. Caller ID can be spoofed to look like a trusted institution.

🔑 IRS / Tax Scam

A caller claims to be an IRS agent and threatens immediate arrest, deportation, or license suspension if you do not pay back taxes right now by gift card, wire transfer, or prepaid debit card.

How to Protect Yourself:

- ✓ The IRS always contacts taxpayers first by mail — never by phone call.
- ✓ The IRS will never demand immediate payment or threaten arrest.
- ✓ The IRS will never require payment by gift card.
- ✓ If you receive this call: hang up and call the IRS at 1-800-829-1040.

🔑 Social Security Scam

Caller claims your Social Security number has been "suspended" due to criminal activity and that you must verify your SSN immediately or face arrest. Sometimes they transfer you to a fake "law enforcement officer."

How to Protect Yourself:

- ✓ Social Security numbers cannot be suspended.
- ✓ The SSA and law enforcement will never call demanding your SSN.
- ✓ Never give your SSN to an incoming caller.
- ✓ Hang up and call SSA directly: 1-800-772-1213.

🔑 Medicare / Health Insurance Scam

Caller offers free medical equipment or services in exchange for your Medicare number, or threatens cancellation of benefits unless you verify your number.

How to Protect Yourself:

- ✓ Medicare will never call asking for your Medicare number unsolicited.
- ✓ Never give your Medicare number to an unknown caller.
- ✓ Guard your Medicare card like a credit card.
- ✓ Report suspicious calls: 1-800-MEDICARE (1-800-633-4227).



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🔑 Grandparent Scam

A caller pretending to be a grandchild (or a lawyer/officer) says the grandchild is in jail or in trouble abroad and needs money urgently — and begs the victim to keep it secret from other family members.

How to Protect Yourself:

- ✓ Hang up and call your grandchild directly on a number you know is correct.
- ✓ Verify with another family member before sending any money.
- ✓ Any caller who asks you to keep the situation secret is a scammer.
- ✓ Never wire money, send gift cards, or use cash apps based on a phone call.

🔑 Tech Support Scam

A pop-up or call claims your computer has a virus and urges you to call a number immediately. The "technician" asks for remote access and your credit card to "fix" the problem.

How to Protect Yourself:

- ✓ Legitimate tech companies do not make unsolicited calls about your computer.
- ✓ Never allow remote access to your computer from an unsolicited caller.
- ✓ Close alarming browser pop-ups — do not call numbers displayed in them.
- ✓ Microsoft, Apple, and antivirus companies will not call you out of the blue.

🔑 Utility Shutoff Scam

Caller impersonates your electric, gas, or water company and threatens immediate shutoff unless you make a payment right now by gift card or wire transfer.

How to Protect Yourself:

- ✓ Utility companies do not demand immediate payment by gift card or wire transfer.
- ✓ Hang up and call the utility company's official number from your bill.
- ✓ Never pay a utility bill using gift cards — this is always a scam.

🔑 Bank Impersonation Scam

A caller spoofs your bank's number and claims suspicious activity has been detected. They ask you to "verify" your account number, PIN, or SSN — or send someone to collect your cash "for safekeeping."

How to Protect Yourself:

- ✓ Banks will never ask for your PIN, full account number, or SSN over the phone.
- ✓ Hang up and call the number on the back of your debit or credit card.
- ✓ No legitimate institution will send someone to collect your cash.
- ✓ If you received a suspicious text "from your bank," do not click any links.

SECTION 2: MAIL SCAMS



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Mail fraud is a federal crime. Scammers use postal mail because many people trust physical correspondence. Some mail scams use official-looking letterheads.

✉ Fake Government Notices

Official-looking letters from fake IRS, SSA, or Medicare offices demand immediate payment or personal information, with threats of arrest or benefit termination.

How to Protect Yourself:

- ✓ Real government correspondence never demands immediate payment by mail.
- ✓ Verify by calling the agency directly using a number from their official website.
- ✓ Check for misspellings, incorrect logos, and unofficial return addresses.

✉ Sweepstakes & Prize Mailers

A letter announces you have won a large prize but must pay a processing fee or taxes in advance to claim your winnings.

How to Protect Yourself:

- ✓ If you must pay to receive a prize, it is not a prize — it is a scam.
- ✓ Shred all "you have won" mailers from companies you do not recognize.
- ✓ Legitimate sweepstakes require only your name and address — never a payment.

✉ Charity Fraud Mailers

Convincing charity solicitations exploiting veterans, children, or disaster victims collect donations for fake organizations.

How to Protect Yourself:

- ✓ Verify charities at CharityNavigator.org, GiveWell.org, or BBB Wise Giving Alliance (give.org).
- ✓ Be especially cautious after major disasters when fake charity solicitations spike.
- ✓ Make checks out to the organization, never to an individual.

✉ Check Overpayment Scam

A stranger sends you a check for more than a purchase price and asks you to deposit it and wire back the difference. The check bounces, leaving you responsible.

How to Protect Yourself:

- ✓ Never deposit a check from someone you do not know personally.
- ✓ If a check arrives with instructions to send money back, it is always a scam.
- ✓ A bank allowing you to withdraw funds does not mean the check has cleared — it can still bounce days later.



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✉ Mortgage & Deed Fraud

Letters appearing to come from your mortgage company offer to provide copies of your deed for a large fee. Official records are available from your county recorder's office for a nominal fee.

How to Protect Yourself:

- ✓ Contact your county recorder's office directly for property records.
- ✓ Never pay large fees to companies claiming to hold or protect your deed.
- ✓ Verify your property records periodically at your county assessor's website.

SECTION 3: PROTECTING OUR ELDERLY RESIDENTS

Why Are Older Adults Targeted More Often?

Adults 60 and older lose more money to fraud than any other age group. Criminals target older residents because they are more likely to have retirement savings, good credit, and home equity. They may be more trusting, less familiar with digital scams, and more likely to be home to answer phone calls.

Additional Scams Targeting the Elderly

Romance Scams

Criminals create fake profiles on dating sites or social media and build relationships over weeks or months. Once trust is established, they manufacture a crisis and ask for money. Victims often send thousands of dollars before realizing they have been deceived.

- Be wary of online romantic interests who never appear on video or always have excuses.
- A romantic partner who has never met you in person and asks for money is almost certainly a scammer.
- Discuss new online relationships with a trusted family member or friend.
- Never send money, gift cards, or wire transfers to someone you have not met in person.

Investment / "Too Good to Be True" Fraud

Promises of guaranteed high returns with no risk are the hallmark of scams. Ponzi schemes, fake annuities, and fraudulent cryptocurrency investments are common.

- Any investment promising guaranteed returns is almost certainly fraudulent.
- Verify any investment professional at Investor.gov (SEC) or FINRA BrokerCheck.
- Never invest based on a cold call, email, or social media post.
- Consult a licensed, independent financial advisor before making significant investments.

Caregiver & In-Home Fraud

Trusted individuals — caregivers, contractors, or family members — may take advantage of access to an older adult's home, finances, and personal documents.

- Conduct background checks on all paid caregivers through a licensed agency.



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- Avoid giving caregivers access to financial accounts, credit cards, or checks.
- Secure important documents in a locked location.
- Set up account alerts and have a trusted family member review statements regularly.
- If you suspect financial abuse, contact Adult Protective Services in your county.

Obituary & Bereavement Fraud

Scammers read obituaries to target bereaved family members with fake debt collection calls or fraudulent invoices for products the deceased supposedly ordered.

- You are generally not responsible for a deceased family member's debts unless you were a co-signer.
- Request a copy of your loved one's credit report to identify accounts that need to be addressed.
- Consult an estate attorney if you receive aggressive debt collection calls after a loss.

SECTION 4: RED FLAGS & HOW TO RESPOND

Universal Red Flags — Stop and Think

- **Urgency and Pressure** — "You must act NOW or you will be arrested / lose your account."
- **Unusual Payment Demands** — Gift cards, wire transfers, Zelle, Venmo, or cryptocurrency are demanded.
- **Secrecy** — "Do not tell your family about this." Any request for secrecy is a major warning sign.
- **Too Good to Be True** — Lottery winnings, guaranteed investments, prizes you never entered.
- **Threats of Arrest or Legal Action** — Government agencies do not threaten arrest over the phone.
- **Requests for Remote Computer Access** — Anyone asking to remotely control your computer without prior request.
- **Caller ID Cannot Be Trusted** — Scammers routinely spoof numbers to appear as banks, IRS, or police.

What To Do When You Suspect a Scam

On the phone: You are always allowed to hang up. Legitimate callers will call back and allow you time to verify.

By mail: Do not respond, send money, or call numbers listed. Verify independently using official contact information.

Online: Do not click links in suspicious emails or texts. Type official web addresses directly.

Report Fraud

FTC (Federal Trade Comm.)	ReportFraud.ftc.gov 1-877-382-4357
FBI Internet Crime (IC3)	ic3.gov
Elder Fraud Hotline (DOJ)	1-833-FRAUD-11 (1-833-372-8311)
Medicare Fraud	1-800-MEDICARE (1-800-633-4227)



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USPS Mail Fraud	1-877-876-2455
Adult Protective Services	Contact your county or call 211
Demarest Police Dept	(201) 768-1540 118 Serpentine Road, Demarest NJ 07627

SHARE THIS PACKET

Please share this information with family members, friends, and neighbors — especially elderly residents who may be less familiar with these scams.

For additional copies or to request a community presentation, contact the Demarest Police Department at (201) 768-1540.