

You worked hard for your money - don't let a stranger steal it from you.

GRANDPARENT SCAM - WIRE FRAUD

"Grandma? I'm in terrible trouble. They won't let me come home until this is sorted out. I need help."

"Is that you, Sam? Are you okay? You sound funny."

"Yes, it's Sam. I'm in jail in Canada. I had a car accident and they arrested me. Now I need money to get out of jail. Please don't tell mom and dad, I want to tell them myself when I get home. Can you help me?"

Telephone calls like this are happening right here in North Dakota. Imposters call, hoping for a senior citizen to pick up the phone. The imposter then pretends to be a grandchild and claims to have been involved in an emergency situation.

There are numerous variations of the scam involving different reasons for the supposed emergency and different locations. Most claim to be calling from Canada or Mexico, but in recent reports the grandchild was supposedly stranded in a US border state.

If the grandparent does not immediately "recognize" the caller's voice, the fake grandchild often claims to have a cold, or a sore throat, or starts crying. This often prompts the grandparent to guess the identity of the caller or provide other information that the scam artist then uses to gain the grandparent's trust. Once the grandparent has been convinced that the caller is legitimate, the scam begins.

The con artist asks the unsuspecting grandparent for money, to pay legal fees or fines, vehicle repairs, or, in one variation, for medical bills that the alleged grandchild has to pay to be released from jail or allowed to leave the foreign country. In one variation, the conman hands the phone to an "official," who urges the grandparent to wire the money immediately to avoid any additional legal problems for the grandchild.

The victim is instructed to go to use Western Union or Money Gram to wire money to the "authorities" in the foreign country. As people are becoming more suspicious of wiring money, recent variations have involved prepaid reloadable cash cards such as Green Dot and Money Pak. The victim is instructed to read off the card number. Once the scam artist has that number, they can take the money off the card before the victim even hangs up the phone. By the time the victim realizes the grandchild was never in trouble, it's too late.

Using information publically available on the internet, these con artists can easily find out just enough details to pull off the scam. Here are some tips to help you avoid this scam:

- Do not "fill in the blanks" for the caller. They are relying on you to provide that information. If you do not provide names or other information, they will likely hang up.
- If you think a family member might be in trouble, check with other family members, using their regular contact numbers, before you agree to anything.
- **If you are asked to wire money or purchase a prepaid card, STOP!** This is a sure sign of a scam. Remember, once the money is gone there is no way to get it back. US authorities have no jurisdiction to pursue the matter.