



# FIGHTING FRAUD



Eastern Nebraska Office on Aging  
(402) 444-6536 | Blair (402) 426-9614  
enoa.org

with **ENOA**



## Paying Scammers with Gift Cards

Gift cards are a popular and convenient way to give someone a gift. They're also a popular way for scammers to steal money from you. That's because gift cards are like cash: if you buy a gift card and someone uses it, you probably cannot get your money back. Gift cards are for gifts, not payments. Anyone who demands payment by gift card is always a scammer.

Many kinds of imposters ask you to pay with gift cards. Someone might call you and claim to be from the IRS, collecting back taxes or fines. The caller might say he's from tech support, asking for money to fix your computer. The caller might even say she's a family member with an emergency and needs money right now.

But they all have in common an urgent need for you to send money right away. Imposters will sometimes ask you to wire money to them but, increasingly, they tell you to go put money on

a gift card. Here's what happens: the caller will often tell you to go buy a popular gift card, frequently, iTunes, Google Play, or Amazon. The caller will tell you to get the card at a particular store near you – often Walmart, Target, Walgreens, or CVS. They may even have you buy several cards at several stores. Sometimes, the caller will stay on the phone with you while you go to the store. Once you buy the card, the caller then will demand the gift card number and PIN on the back of the card. Those numbers let them immediately get the money you loaded onto the card. And once they've done that, the scammers and your money are gone, usually without a trace.

Other kinds of scammers, some of them also imposters, who might demand payment by gift card include:

- callers pretending to be from a utility company, telling you to pay your bill by gift card or they'll cut off your power or water .
- sellers on online auction sites who ask for gift cards to "buy" big items like cars, motorcycles, boats, RVs, tractors, and electronics.

- someone posing as a servicemember to get your sympathy, saying he must sell something quickly before deployment and needs you to pay by gift card.
- callers who say you've won a so-called prize, for a sweepstakes you probably never entered – but first, you must use a gift card to pay fees or other charges .
- someone buying something from you, probably online, who sends a check for more than the purchase price – and asks you to give them the difference on a gift card. (That check, by the way, will turn out to be fake).

These are all scams. In fact, if anyone tells you to pay by gift card, or by wiring money – for any reason – that's a sure sign of a scam. Every time.



## Ignore bogus COVID vaccine survey

People across the country are reporting getting emails and texts out of the blue, asking them to complete a limited-time survey about the Pfizer, Moderna, or AstraZeneca vaccine. (And no doubt, there may be one for Johnson & Johnson, too.) In exchange, people are offered a free reward, but asked to pay shipping fees.

If you get an email or text like this, STOP. It's a scam. No legitimate surveys ask for your credit card or bank account number to pay for a "free" reward.

If you get an email or text you're not sure about:

- Don't click on any links or open attachments. Doing so could install harmful malware that steals your personal information without you realizing it.
- Don't call or use the number in the email or text. If you want to call the company that supposedly sent the message, look up its phone number online.

Remember:

- Don't give your bank account, credit card, or personal information to someone who contacts you out of the blue.
- You can filter unwanted text messages on your phone, through your wireless provider, or with a call-blocking app.

- If you get an email or text that asks for your personal information and you think it could be a scam, tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud.ftc.gov).

To learn more about COVID-related frauds and scams, visit [ftc.gov/coronavirus/scams](https://www.ftc.gov/coronavirus/scams).

## Debris Clean-Up and Removal Scams After a Weather Emergency

After natural disasters, unlicensed contractors and scammers often come into the affected area promising quick repairs at discount prices. Always ask contractors for references and call previous clients. Write down the driver's license and vehicle information (make, model, and license plate number) in case you need to report the contractor to authorities.

Be skeptical of people promising immediate clean-up and debris removal. Some may demand payment up-front for work they never do, quote outrageous prices, or simply lack the skills, licenses, and insurance to legally do the work.

Some tips to protect yourself, your property, and your money:

- Check with local officials to find out whether tree and debris removal contractors need to be licensed in your area. If so, confirm that the license for the contractor you're considering is current. Never sign any document or pay any contractor before verifying their license.

- Ask a contractor to provide their license and certificate of insurance once they are on your property. If a contractor tells you certain work is covered by your insurance, call your provider to confirm.

- Get a written estimate and sign a written contract that includes a description of the work to be performed, what materials are included, when the work will be finished, the price, and the address and phone number of the contractor. Read all agreements carefully before you sign. Make sure all blanks in a bid or contract are filled in. Speak with your neighbors about what they are paying for similar work.

- Pay with a credit card or check and be wary of contractors who ask for a deposit in cash or to be paid in cash. Negotiate a reasonable down payment with full payment to be made only upon satisfactory completion of work.

- Trust your gut. If you have any doubts about hiring someone or entering into a contract, take your business elsewhere.

**TO STOP  
ELDER ABUSE**

Call **1-800-652-1999**

Nebraska Adult  
Protective Services