

# **SCAM Prevention Information**

OXNARD POLICE DEPARTMENT  
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## **SCAM and Theft by False Pretenses Defined:**

"Every person, who with specific intent to deprive another person permanently of his/her property, obtains possession of personal property of another by either (1) a false promise without intent to perform; or (2) fraud, artifice, or trick, is guilty of the crime of theft by trick..." **(California Penal Code Section 487)**

## **SCAM PREVENTION TIPS:**

- Do not feel obligated to answer your telephone when you don't know the caller. Use caller ID and blocking.
- Never feel pressured to make any payments without first taking the time to verify and validate the credentials and truth of what was told to you. Validate by doing your own research with known sources.
- Do not give your personal identifying information to anyone that you do not know or did not solicit their services. Do not give your information to anyone online or over the telephone.
- Do not respond to any request that you send money or information to someone because you "won" a prize or a lottery or you "owe" money (unless you do) or you have a "warrant/fines" without verifying it yourself.
- Do not respond to anyone asking you to send money by "wire" transfer or "Western Union" or gift cards or pre-paid debit cards (you are sending cash – you won't get it back).
- Do not negotiate any check that is an over-payment, especially involving an online sale. Best practice is to make personal contact during sales and take photographs of the buyer and his/her ID card if accepting a check as payment.
- Do not engage in "work from home" online job offers, such as "secret shopper" and "re-packaging" jobs, without first verifying and validating the business through known sources. These types of scams often lure unsuspecting people into participation in the scam industry.
- Ask telemarketers where you can obtain printed information about their product if you are interested. Otherwise, hang up. Tell the caller not to call you again or you will report them to the FTC.

## **VARIOUS WEB SITES FOR ADDITIONAL INFORMATION:**

- Federal Bureau of Investigation (FBI): [www.ic3.gov](http://www.ic3.gov)
- Federal Trade Commission (FTC): [www.ftc.gov](http://www.ftc.gov)
- California Department of Business Oversight to verify businesses & investments: <http://www.dbo.ca.gov/>
- California Department of Consumer Affairs - Real Estate for rental/mortgage scams: <http://www.dre.ca.gov/Licensees/>
- California Department of Consumer Affairs – Contractor Licensing: <http://www.cslb.ca.gov/>
- Internal Revenue Service (IRS) for scams: [https://www.treasury.gov/tigta/contact\\_report\\_scam.shtml](https://www.treasury.gov/tigta/contact_report_scam.shtml)
- United States Postal Inspection Service (USPIS): <http://ehome.uspis.gov/fcsexternal/default.aspx>
- AARP: <https://www.aarp.org/money/scams-fraud/>
- FDIC Educational Programs: <https://www.fdic.gov/consumers/consumer/moneysmart/index.html>

## **WHAT TO DO IF YOU ARE A VICTIM OF A SCAM:**

### **1. Don't send any funds & Don't give your Personal Information to the scammers:**

- If you haven't lost any money or information, report the incident to the FTC ([www.ftc.gov](http://www.ftc.gov)) and the FBI ([www.ic3.gov](http://www.ic3.gov)).
- If you have lost money, first try to cancel the transaction (not very likely – may need a local police report).
- Protect your Personal Identifying Information (see Oxnard PD's FRAUD & IDENTITY THEFT INFORMATION).
- Protect yourself from FUTURE scam attempts – if you lost money, they will continue to try again and again.

### **2. Local Resources to Protect Yourself from Future Scams:**

- Ventura County Adult Protective Services – hotline (805) 654-3200.
- County of Ventura Area Agency on Aging – (805) 477-7300.
- Coalition for Family Harmony for victims of Romance Scams (online dating abuse) – (805) 983-6014.
- Senior Concerns – Senior Advocates (805) 497-0189.