

Coronavirus scams: guard against fraud cures and other cons

April 8 2020, by Linda A. Johnson



This undated photo provided by the U.S. Attorney's Office shows a phony coronavirus cure that a British man tried to smuggle into the United States. Con artists are finding lots of marks amid the COVID-19 pandemic. Watchdog groups and authorities report a surge of complaints about scams targeting people who fear catching the virus or need money due to lost income. (U.S. Attorney's Office via AP)



Con artists are finding lots of marks amid the COVID-19 pandemic. Watchdog groups and authorities report a surge of complaints about scams targeting people who fear catching the virus or need money due to lost income.

Scams include "investments" in phony COVID-19 cures and charging people in advance for nonexistent home tests, fake protective gear or even overpriced toilet paper that never arrives. Other fraudsters offer "help" finding a new job or quickly getting federal stimulus checks, if people provide bank account and Social Security numbers or pay upfront fees.

The Federal Trade Commission reported that through March 31, Americans filed complaints about losses to coronavirus-related fraud totaling nearly \$6 million.

Kathy Stokes, head of AARP's fraud prevention program, notes "a significant uptick in reports" to its fraud watch network.

And the Better Business Bureau, which offers anti-scam tips, is getting so many virus-related fraud reports that it's started a COVID-19 category on its scam tracker.

"They're preying on people who are desperate," many of them alone, said BBB national spokeswoman Katherine Hutt.

About one-third of people contacting the agency lost money, some hundreds of dollars. The rest wanted to warn others.

To avoid being duped, be super-skeptical. Don't jump on offers that sound too good to be true. Stop and investigate or seek advice from trusted sources.



Some more tips:

—Don't answer your phone unless you know the caller.

"Use your answering machine," Stokes said, and don't call back unfamiliar numbers. If you answer a robocall and are directed to press a number for details on an offer, don't. It's likely a scam.

—Beware "spoof" calls. These falsely ID callers as agencies like the IRS, Social Security Administration or Small Business Administration and tell you to call a number for help getting money. Instead, look up that agency's phone number to check.

"Most of those are phishing scams trying to get your personal or <u>financial information</u>," or get you to pay a fee, said Paul Rodriguez, acting director of the New Jersey Division of Consumer Affairs.

- —Consider the source. Government agencies contact people by mail, NOT by phone, text, social media or email.
- —Don't fall for pitches offering drugs or nutritional supplements to cure or prevent infection by the <u>coronavirus</u>, or at-home virus test kits. They don't exist, and the first time you hear about one won't be from a stranger; it'll be on the news.

Dozens of drugmakers are researching treatments and vaccines, but none will be available for many months.

—Question email and text requests that seem to be from friends or relatives, asking you to buy store gift cards from a third party promising to forward the cards to them.

Diann Gray, a Denver widow, was called last week by her grandson,



daughter-in-law and a church friend, each of whom had been contacted by scammers. They'd apparently hacked Gray's former Facebook page and found contact info for friends and family to target. One church friend said an email claimed Gray needed a supermarket gift card to buy food.

"I have plenty of food," said Gray, 64.

—Don't send money to someone you haven't met, particularly via money orders, prepaid debit cards or gift cards, which aren't secure or traceable, advises Hutt. Don't give info to people who contact you, or click unfamiliar email links, which could put malware on your computer to find passwords and financial information.

—Question possibly true things, like emails and online ads offering hard-to-find hand sanitizer, sterile gloves and masks. Many people have reported ordering via credit card, but never received the items and the seller vanished.

Unless you've previously done business with a company, check its website for reviews, evidence that it's been in business a while, and a working phone number.

—Check out charity solicitations from unfamiliar groups and crowdfunding campaigns, Rodriguez says. If a "charity" requests money, confirm it's legit via sites like Charity Navigator, which monitors how charities spend money, or see if the charity is registered with your state's charity regulator, usually part of the state attorney general's office, consumer affairs agency or department of state.

—See something? Say something: Report suspected scams to your state attorney general, the FBI, the Federal Trade Commission or the Better Business Bureau.



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