Fraud Alert: Scams, Scams, and more Scams

It seems there is always someone willing to take what does not belong to them, but with a little awareness on our part we may be able to keep our money where it belongs. Here are a few of the more common scams called into our Fraud Line.

- **Work at Home Scams** - These have been around for a long time, but now they are creeping up on legitimate job sites, newspapers and news sites. They entice you to "be your own boss" or "make extra money" from the comfort of your home. These usually require upfront payments with little to no recourse when things don’t work out.

- **Vishing Scams** - This is similar to phishing, but involves voice mail; a con-artist will call or send a text posing as a representative of your financial institution alerting you that there is a problem with your account, debit or credit card and that you must call back immediately to remedy the situation; their goal is to get your account information.

- **Loan Modification Scams** - With so many individuals and families struggling scammers are falling over themselves to "help" you. They offer to have their "experts" conduct "forensic audits" of your mortgage or loans to determine if the banks have violated any laws and owe you money or they will "re-structure" your debt; sadly these come with high upfront fees for loans that often never materialize.

- **Craigslist Scams** - The scammers work both sides of these on-line "stores"; they pretend to have something to sell in order to con you into sending them money and they pretend to purchase your items. The con here is they "accidently" send you a check for an amount far greater than the purchase price asking that you wire the difference back to them minus a small amount to compensate you for your trouble.

- **Job Scams** - With jobs hard to find and so many people desperately looking for work scammers know the right things to say to reel people in; from the work at home scams, jobs that require upfront money for you to be hired, fake employment applications, to fake job recruiters it really pays all job seekers to slow down and investigate a company or offer before giving out too much information or handing over any money. To report a fraud or scam contact the **Okaloosa County Sheriff’s Office Fraud Line at (850) 651-7674**.