



### **Citizen Alert – Telephone scams to watch out for now!**

MONTGOMERY, ALABAMA (December 16, 2015) Luther Strange, Alabama's Attorney General, and Joseph Borg, Director of the Alabama Securities Commission (ASC), warn Alabama citizens to be wary of recurring telephone scams!

A rash of telephone scams, both old and new, have people posing as representatives of state and federal agencies to intimidate Alabamians into sending money or providing private information to bogus criminal callers. The Office of the Attorney General and the Alabama Securities Commission are teaming up to help protect Alabamians from falling for such phone call scams.

1. **Scams that misuse the Attorney General's Office or other law enforcement agencies** to threaten and intimidate Alabamians into providing money or personal information.

“We are calling on behalf of the Office of the Attorney General to inform you that there is a warrant out for your arrest,” the caller announces. A number of reasons may be used, such as failure to pay your state income taxes or criminal activity exposed from investigation. Next they may ask to verify that they are addressing the correct person. They might say, “Let me check to see that we have the right John or Sue Doe.” Then they often ask for personal information like a Social Security number, birthdates, etc. Sometimes they will tell you that if you immediately wire the money to a certain account that they will remove the warrant for your arrest.

Attorney General Strange says, “This is a particularly disgusting ploy to misrepresent the Office of the Attorney General, and harass and intimidate innocent citizens into sending money or providing personal information that may enable scammers to access their bank accounts.” The Attorney General's Office does not notify citizens concerning legal action by telephone. For more information please contact our Consumer Protection office by calling the toll-free hotline **1-800-392-5658, or (334) 242-7335**. You may file a complaint by mail to **501 Washington Avenue, Montgomery, Alabama 36130** or by going to the Attorney General's webpage at <http://www.ago.alabama.gov> and opening the pages for Consumer Protection.

2. **The Jury Duty Scam** has been around for at least five years. It too is a method for scammers to commit identity theft.

The scammer calls claiming to work for the local court and states that you've failed to report for jury duty. He tells you that a warrant has been issued for your arrest. The victim will often rightly claim he or she never received the jury duty notification. The scammer then asks the victim for confidential information for “verification” purposes.

Specifically, the scammer asks for the victim's Social Security number, birth date, and

sometimes even for credit card numbers and other private information— exactly what the scammer needs to commit identity theft.

It's easy to see why this works. The victim is clearly caught off guard, and is understandably upset at the prospect of a warrant being issued for his or her arrest. Thus the victim is much less likely to be vigilant about protecting his or her confidential information.

In reality, court representatives will never call you to ask for Social Security numbers and other private information. In fact, most courts follow up via regular mail and rarely, if ever, call prospective jurors.

Director Borg said, “When someone calls you, NEVER, give out your Social Security number, an account number or your age. The only time you give out personal information over the phone is when you have a valid agency number, and you make the phone call!”

3. **The IRS phone scam:** You receive a call from someone who claims to be from the Internal Revenue Service (IRS). The caller may even have enough of your personal information to make you begin to believe it is a legitimate call. The caller identifies themselves as an agent of the IRS and says that you owe the agency money. The caller threatens garnishment, liens against you and possible arrest if you don't wire a certain amount of money immediately using a pre-loaded debit card or wire transfer to the address they have provided. You may be assured that such a caller is not someone from the IRS, and that the address or the account given for you to wire the IRS is the caller's personal account.

If you get a phone call from someone claiming to be from the IRS, here's what the IRS says you should do:

If you know or think you might owe taxes, call the IRS at **1-800-829-1040**. The IRS employees at that line can help you with a payment issue— if there really is such an issue.

If you know you don't owe taxes or have no reason to think that you owe any taxes (for example, you've never received a bill or the caller made some bogus threats as described above), then call and report the incident to the [Treasury Inspector General for Tax Administration](#) at **1-800-366-4484**.

You can file a complaint using the [FTC Complaint Assistant](#); choose “Other” and then “Imposter Scams.” If the complaint involves someone impersonating the IRS, include the words “IRS Telephone Scam” in the notes.

4. **Credential Scams:** Just because a caller uses labels such as CPA, Senior Specialist, or CLU, it does not mean that they have legitimate credentials. Many professionals validly identify themselves as certified and licensed experts in their fields, such as those in insurance, real estate, and doctors, as well as trades like contractors or vendors. However, not everyone is telling you the truth. One rule of thumb is to check out a professional designation with the organization that awards the designation. But don't stop there! You need to **verify** appropriate licensing/registration of a person selling a product or offering a service for a fee with a governmental agency.

The Alabama Securities Commission urges seniors to carefully check the credentials of individuals holding themselves out as "senior specialists," especially if they offer investment opportunities or advice. Individuals may call themselves a "senior specialist" to create a false level of comfort among seniors by implying a certain level of training on issues important to the elderly. But the training they receive is often nothing more than marketing and selling techniques targeting the elderly.

"Senior specialists" commonly target senior citizen investors through phone calls that offer investment opportunities or seminars where the specialist reviews seniors' assets, including securities portfolios. They typically recommend liquidating securities positions and using the proceeds to purchase indexed or variable annuities products or other investments the specialist offers.

Director Borg said, "Before doing business with any investment professional, all investors, especially senior citizen investors, should check with the Alabama Securities Commission to determine whether the individual is properly licensed and if there have been any complaints or disciplinary problems involving the individual or his or her firm. Also you may request a free background check of any financial professional selling investments. Call **1-800-222-1253** and ask for Registration to check it out!"

Attorney General Strange said, "As Attorney General, my greatest commitment is to defend and protect the families of Alabama. Senior citizens provide the foundation upon which we build our future. They are particularly vulnerable to being targeted, and we have a special obligation to protect them from these criminals. When someone takes advantage of our senior citizens—many of whom are on fixed income and many whose prime earning years have passed and now have limited earning potential—the damage can be devastating."

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