

10 Most Common Identity Theft Phone Scams Affecting Homeowners in the USA

More criminals than ever before are making use of telemarketing, emails, the Internet, and social media to scam homeowners. Below are some of the most common phone related scams and frauds affecting millions of citizens in the US.



About one out of five (20%) of all reported scams in the US is connected to some form of identity theft. From simple phone requests for victims' credit card details to large-scale hacking of corporate databases, this is one of the most common crimes in America today. With a rapidly growing digitized world, including newly developed medical databases, large corporate systems being easily hacked, and the explosive growth of social media sites, identity theft criminals are on the rise. Below is a list of the most common identity theft phone-related scams that are affecting consumers in 2014.

1. **Medical Insurance / Affordable Care Act**

One of the most common identity theft scams come from scammers calling citizens and claiming to be from the federal government. Scammers may call you saying that you need a new insurance card or Medicare card, and therefore need your personal information to send it. Scammers do a lot to make their requests seem credible. For example, they may have your bank's routing number and ask you to provide your account number. Or, they may ask for your credit card or Social Security number, Medicare ID, or other personal information.

2. **Do Not Call Program**

Another way scammers can steal your identity and even your money is by pretending to be a government official calling to sign you up or confirming your previous participation on the Do Not Call list. The National Do Not Call Registry offers consumers a free way to reduce telemarketing calls. In some cases, scammers may ask for personal information, such as your name, address, and Social Security number. In other cases, scammers try to charge you a fee to join the registry. Either way, is all fake! These services are completely free!

3. **Free Medical Alerts Services / Equipment**

The scam targets seniors and caretakers, and claims to offer a medical alert system free of charge because a family member or friend had already paid for it. In many cases, seniors were asked to provide their bank account or credit card information to "verify" their identity and, as a result, were charged the monthly \$35 service fee. The system, of course, never arrived and the seniors were left with a charge that they had trouble getting

refunded after a few months.

4. IRS Tax Scams

IRS phone scams are on the rise and they can take on a variety of forms. Some scammers call pretending to be with the IRS, telling the taxpayer he/she owes money. They can threaten the taxpayer with arrest, loss of a driver's license, or in some cases, deportation. In many cases, this is followed up with a call from someone claiming to be with the local police department or DMV. Other scammers call searching for personal information such as the Social Security numbers by telling you that you are owed a big refund -- you just need to verify certain personal details. Other scammers pose as tax preparers, promising the taxpayer a larger-than-expected refund. These sometimes go so far as to set up legitimate storefronts during tax season. They may inflate the taxpayer's refund with bogus tax credits, charging for their services, and then leaving you to deal with the repercussions. Even worse, they may file a claim in your name and cash the check, without your knowledge.

5. Fake Charities

Beware of fake charities that contact you looking for donations. This type of activity often spikes in the wake of a natural disaster. These scammers may be looking to simply pocket your money, or they may ask for personal information in order to steal your personal identity.

6. Watch Out for Fake Friends on Facebook or Other Social Media Sites

Scammers can easily access your personal information, including your home phone, via your Facebook account. Did you ever get a friend request on Facebook from someone you already thought was your Friend? If you accept, you may have just friended a scammer. A popular recent scam has been the theft of people's online identities to create fake profiles, which can be used in a variety of ways. A "new Friend" can learn a lot about you to scam you later via email or phone to "recommend" sketchy services or websites that download malware. This "new Friend" may also tap into your account to scrap information on your other Friends, even impersonate a trustworthy person to elaborate a romance scam. Be careful on social media, keep your privacy settings on high and don't share confidential information.

7. Talent Scouts

Scammers pose as agents or talent scouts looking for actors, singers, models, reality show contestants, etc., and use phony audition notices to fool aspiring performers into paying to try out for parts that don't exist. There are several ways this happens. It can be someone selling acting lessons, photography services, etc., or it can be an online scam asking for fees for "applications" or upcoming "casting calls". Watch out, the information you provide on

the phone or online could be everything a scammer needs for identity theft.

8. "Courier" scams (also called "no hang up" scams)

A scammer calls you pretending to be either your bank or the police, and says that your card has been compromised or there is a problem with your account. They then advise you to call the bank, but stay on the line and pretend to be a bank representative, persuading you to transfer funds, withdraw money, or reveal security information. With the "courier" version, the scammer may offer to pick up the old card from your home, sometimes providing a fake replacement. In some instances, scammers even may hire a genuine courier company.

9. PBX Phone Frauds

Private Branch Exchanges (PBX) are telephone systems used by businesses to communicate internally and externally. When businesses are closed or have limited staff cover, they are particularly susceptible to scammers who target the systems to make international or premium rate calls. They can also listen to company phone calls and steal company data.

10. PC Repairs and/or Security Problems

You may receive a call from some PC Security company (or maybe a window pops on your PC) offering to fix your PC problems or telling you that your computer has a virus and/or its security has been compromised. Then they claim that they can help you, but you need to pay them some money right away to avoid losing your files and important information on your PC.

If you have been a victim of phone scam or would like to prevent potential phone scams & frauds, we highly recommend that you invest on a T-Lock [Call Blocker](#) device. This affordable and easy to use device will help you cut down on these types of scams/fraudulent calls, and protect you against potential scams and frauds. For more information, please visit <http://hqtelecom.com>.

