FROM THE MAIN GATE

October 2024

In previous "From The Main Gate" articles, I have warned about various scams where people call your home and use convincing stories ("You've won a car!" or "A loved one is in jail and needs you to post bail.") to persuade seniors to reveal their bank account numbers or to wire money.

Especially during peak air conditioning season and winter months, scammers will pose as utility company representatives and place telephone calls to homeowners. The scammer will tell the homeowner that their service is about to be shut off because of unpaid bills; and to avoid an immediate shutoff, the homeowner must pay their overdue bill by providing the caller with a credit card number or pre-paid debit card number. These scammers will try to confuse and deceive people by stressing the urgency of paying the bill immediately over the phone. In some cases, these scam artists have been demanding payment for several months' worth of purported unpaid utility service; and they even have the ability to falsely display the name and phone number of your utility company, or any other phone number, on your Caller ID. Once these scammers have your credit/debit card numbers, they will proceed to drain your account of any remaining credit. If you receive a phone call from a utility company that is threatening to cut off your service, do not give any information to the caller. Rather, dial the customer service number on your corresponding utility bill and verify the information with an actual utility company representative.

Also, Security has received a few reports of people knocking on doors and stating that they were sent by your utility company or even from your village management company. At times, their goal is to get a credit or debit card number from you; and other times, they are looking to steal something easily accessible from your home while you go look for a utility bill or to step outside to look at a "problem" with the exterior of your property. Thankfully, I am not aware of anyone within Hershey's Mill who has lost money or property as a result of this scam. However, if you find yourself facing a situation like this, do not let the visitors into your house into your home; and do not go outside and leave your home unattended. Simply tell them that you're going to call Security, or the police, and close the door. Once you've closed the door, please call Security immediately at 610-436-6403 and let the officers on duty know of your experience and where the visitors headed next, if possible.

Solicitation and peddling is not allowed within Hershey's Mill without permission, so if you see someone going door-to-door, please contact Security at the number listed above.

Be especially aware of the following scams that target seniors and have victimized residents of Hershey's Mill:

- ~ ROMANCE SCAM Criminals pose as interested romantic partners on social media or dating websites to capitalize on a person's desire to find companionship.
- ~ TECH SUPPORT SCAM Criminals pose as technology support representatives (i.e. from Apple, Microsoft...etc.) and offer to fix non-existent computer issues. The scammers gain remote access to victims' devices and sensitive information.
- ~ GRANDPARENT SCAM Criminals pose as a relative, usually a child or grandchild, claiming to be in immediate financial need, typically due to incarceration, automobile accident, or stolen ID/credit cards.
- ~ GOVERNMENT IMPERSONATION SCAM Criminals pose as government employees (i.e. Sheriff's Office, IRS, FBI, Police Department...etc.) and threaten to arrest or prosecute victims unless they agree to provide funds or other payments.
- ~ SWEEPSTAKES/CHARITY/LOTTERY SCAM Criminals claim to work for legitimate charitable organizations (i.e. Publisher's Clearing House, Police/Veterans charities...etc.) to gain victims' trust. They can ask for donations or claim their targets have won a foreign lottery, car, or other prize, which can be collected for a fee/tax.
- ~ <u>CREDIT CARD SCAM</u> Criminals pose as credit card representatives who claim that the target's card has been compromised or fraudulently used; and they ask for a person's card information.
- ~ EMAIL MONEY REQUEST SCAM You may receive an email, requesting a favor or money, from a friend whose email account has been hacked. Oftentimes, the email will contain grammatical errors, odd language, or unusual sentence structure. Never open any associated email attachments, and never respond to the email directly and use a trusted contact method, not one mentioned in the email, to reach out to your friend/acquaintance if you believe the email may possibly be valid.

Be suspicious of <u>anyone</u> calling and stating you should send money in any form. Remember that these scammers are well-trained, very convincing, and try to pressure a target to act quickly, so if you ever think that a telephone call may be related to a scam, simply note the phone number on your caller ID and hang up the phone. Even under pressure, never give up any personal or financial information; and if you so choose, try using the internet to look up the phone number from which you were contacted. Odds are, other people have already reported the phone number as a scam number. Most importantly, if you ever feel you are in danger, call 911 for police assistance.