



Here are a few simple steps to avoid being scammed.

- Government agencies will NEVER ask you to send cash, wire transfers, gift cards, gold / precious metals, Bitcoin, stock shares, or anything else of value.
- Scammers pressure you to act immediately
- They may threaten to take away your driver's or business license, arrest you, or deport you. They may say that your computer has been corrupted.
- If something is too good to be true, then it probably is. Being told you will receive a large amount of money after paying money for taxes, shipping, or other associated fees is a common scam.
- Do not click on a weblink if you are unsure of its origin.
- Do not provide your credit card information or bank account number to people calling you on the phone. If they report your card is compromised, hang up and call the number on the back of your credit card.
- If you are told you have, or will have a warrant, hang up and call your local police department. Police can look up this information and tell you right away if you have a warrant. If someone makes a threat a warrant will be issued for your arrest if you don't pay them money, rest assured this is a scam artist attempting to trick you.
- If you are told you have not shown up for jury duty and you will be arrested if you do not pay the fine for failure to appear, hang up. The courts will never ask you to pay money over the phone or put out an arrest warrant for jury duty.
- If you are told you must pay in a specific way such as cryptocurrency, wiring money through MoneyGram or Western Union, using a payment app such as cash app or a gift card.
- Stop and talk to someone you trust. Before you provide any information, money, or bank information consult with someone — a friend, a family member, a neighbor. Talking about it could help you realize it's a scam.



STAY ALERT & VISIT
BellevueWA.gov/crime-prevention



For alternate formats, interpreters, or reasonable modification requests please phone at least 48 hours in advance 425-452-4864 (voice) or email rdaly@bellevuewa.gov. For complaints regarding modifications, contact the City of Bellevue ADA, Title VI, and Equal Opportunity Officer at ADATitleVI@bellevuewa.gov.

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SCAM PREVENTION



Tips, Tricks and Best Practices



Financial Fraud in the United States

Are you a victim? Or are you concerned you may become one?

In the United States in 2023, over 420,000 citizens reported being victims of fraud or financial scams. The total reported loss of money exceeded 8 billion dollars.

This brochure is created to help citizens become aware of the financial fraud occurring in the United States, how to recognize and avoid becoming a victim, and what to do if you have been victimized.

Only through awareness and caution can we avoid the pitfalls of these scams. These scams can be very convincing or even frightening. Victims at times are fearful of contacting law enforcement, believing they could be in trouble with the law.

Many victims are too embarrassed to report incidents, but without reporting there is no recourse and the scams continue.

What to do if you fall for the scam

You are not alone, and we are here to help.

- Thousands upon thousands of people fall victim to scammers every year. It is very important to report these incidents. Local and federal agencies are working to find and discontinue these operations, even though most are overseas.
- Call 911 or the non-emergency telephone number and report the crime immediately
- Go to ic3.gov and file an online report. Each report is reviewed by the FBI to help them connect your crime with others.
- Go to reportfraud.ftc.gov and file an online report
- File a report with your bank and/or financial institution immediately

Wire transfers, money orders, gift cards, and other online purchases can often be reversed if you're quick enough. Visit the Bellevue Police Department website for additional information on how to do this at bellevuewa.gov/crime-prevention or scan the QR code to visit the crime prevention library.



Common scams

What they are and how to identify them.

Romance Scam

A mysterious online person entices victims into a virtual relationship with someone who poses as a member of the military, a government official, or someone famous. They often state they are located overseas. During the online affair, the person will coerce/convince the victim into sending them money for travel to come see the victim but will always have an excuse to need more money.

Rental / Real Estate Scam

Fraudsters will post fake rental listings advertising homes that are actually for rent through a legitimate company or had previously been for sale. The rent is often low, which motivates the victim to hurry and secure it. The fraudster will convince the victim into sending a deposit, first and last months rent for a home that is for actual rent through a legitimate company or had previously been for sale. They may ask you to fill out a rental application prior to even seeing the rental so that they can gain your personal information.

Lottery Scam

Congratulations! You've won a lottery sweepstakes. Once you send us a check for \$20,000 to cover the taxes and fees, we will send you \$250,000 in winnings. Sadly, many victims are fooled into believing this is true and lose thousands of dollars in the hopes of becoming rich.

Old Friend or Relative Scam

The fraudster reviews social media posts and profiles to locate potential victims. They discover that the victim has a grandson, or nephew. They contact the victim and pose as that family member, claiming they are in financial trouble or have been arrested. They trick the victim into believing they are sending money to their relatives to help them.

Or you receive an email from an "old friend" who claims they are benefitting from taking advantage of a program/business opportunity that will give/earn them large amounts of money. The fraudster adds a link to communication, which leads to a mock website which is set up to convince the victim that if they send a small amount of money, a large amount will be sent to them.

Government Impersonation

Phone calls claiming to be from the government can be unnerving, even frightening. Most of us strive to obey the law and keep out of trouble. Scammers posing as government agents use this fear to trick victims into believing they owe money for any number of reasons. Police, Fire, Social Security Administration, IRS, Medicare, Immigration will never call you and request that you pay money to avoid being arrested or detained for deportation. They may even use technology to change the phone number that appears on your caller ID, so the name and number you see may not be real.

Investment Schemes

The thrill of the crypto-currency stock market created hope and dreams of being rich with little effort and investment. People posing as investors use this dream to entice victims to send money to them with the belief their money is being invested into cryptocurrency, and they will receive a large payout.

Computer Takeover

This scam has become more prevalent recently. Victims are tricked into downloading programs or providing access to their computer to scammers posing as a computer technician or a cell phone carrier that can find you a better plan. These fraudsters seize the victim's computer remotely and threaten to sell their information on the dark web unless they send them money. Never allow access to someone into your computer unless you have verified that they are who they say they are.

Overpayment Scams Involving Screen Sharing

Scammers may contact you pretending to be from a legitimate company—like a bank, tech support, or retailer—and offer to "refund" money or fix an issue. They'll ask you to share your computer screen using tools like AnyDesk, TeamViewer, or Zoom. Once they gain access, they fake a bank deposit—claiming they accidentally refunded too much (e.g., \$5,000 instead of \$50). What you see on your screen is not real—they manipulate it to trick you. Then they pressure you to send the "extra" money back via wire transfer, gift cards, or crypto.

Protect Yourself:

- Never share your screen with someone you don't know or trust.
- No real company will ask for remote access just to issue a refund.
- Check your real bank account directly—never rely on what's shown via screen share.
- Hang up and call back using the company's official number if you're unsure.

Fast facts:

- More than 2.8 billion people in the United States reported falling victim to fraud or financial scams in 2024. There were approximately 13,682 reported financial scams in the State of Washington alone in 2024.
- Go to reportfraud.ftc.gov and file an online report
- Do not provide your credit card or bank account number to people calling you on the phone.