

### **Bank Examiner**

This suspect approaches you or may telephone you claiming to be a police officer or bank 'security.' You are asked to assist in the investigation of a dishonest employee by withdrawing cash from a specific teller. You are told to give your withdrawal to the bank 'detective' who will redeposit the money into your account. The suspect disappears with your money.

### **Sweetheart Swindle**

This scam targets a senior man (widower) who is befriended by a younger woman. She convinces him that she truly cares for him and implies a romantic interest. She tells him she needs money for food, rent, bills, or she needs surgery. She may swindle him out of his life savings, often resulting in financial disaster.

*If it sounds too good to be true, it probably is.*



*There is no such thing as getting something for nothing.*

## **What can I do to protect myself?**

1. **NEVER** give your personal information, checking account or credit card information out over the phone unless you initiate the call.
2. **ALWAYS** verify anyone who calls or comes to your house uninvited to provide any service. Check the phone book or call information for the business numbers and call the company.
3. **NEVER** contract with or allow unsolicited door-to-door sales or repair people inside your home without independent verification of who they are and for whom they work. Always get a written contract.
4. **SHRED** all personal and financial information before discarding, and mail this kind of correspondence in a postal drop box.
5. **REMEMBER**...it is illegal for a legitimate sweepstakes to require any money up front before paying out winnings.
6. **LOCK** all doors and secure windows, even when you are at home or outside working in the yard.
7. **REAL FRIENDS** are not after your money or your credit.
8. **TRUST YOUR INSTINCTS**...take time to investigate and do not be pressured into a quick decision.
9. Get a copy of your own credit report every six months and check it to make sure there aren't any credit card or checking accounts you didn't open.
10. Read your monthly bank statements carefully and report any discrepancies immediately.
11. Guard the Personal Identification Number (PIN) you use on your various credit cards. Don't write them down in your personal planner, and don't leave them on a slip of paper in your purse or wallet.



*For more information, please contact the Richardson Police Department Crime Prevention Unit at 972-744-4955.*

# **Common Street Scams & Schemes**



**Don't let con artists drain your bank account!**

