# Imposter Scams: Say No, Keep Your Dough

Imposter scams often begin with a call, text message, or email. The scams may vary, but work the same way – a scammer pretends to be someone you trust, often a government agent, family member, or someone who promises to fix your computer – to convince you to send them money or share personal information.

Scammers may ask you to wire money, put money on a gift card, or send cryptocurrency, knowing these types of payments can be hard to reverse.

According to the Federal Trade Commission, Americans lost more than $667 million to imposter scams in 2019.

## Learn to spot these scams and say no.




## Recognize the Scam

You get a call, email or text message from someone claiming to be:




- A **FAMILY MEMBER** (or someone acting for them), saying your relative is sick, has been arrested or is in serious trouble and needs money right away.
- A **COURT OFFICIAL**, indicating that you failed to appear for jury duty and need to pay a fine or you will be arrested.
- The **POLICE**, saying you'll be arrested, fined or deported if you don't pay taxes or some other debt right away.
- From **SOCIAL SECURITY**, claiming that COVID-19-related office closures mean your benefits have been suspended.
- From the **IRS**, saying you owe back taxes, there's a problem with your return or they need to verify information.
- From your **BANK**, claiming they need to verify personal information before they can send you a new card.

## Protect Yourself

**Be Suspicious** of any call from a government agency asking for money or information. Government agencies don't do that; scammers do.

**Don't Trust Caller ID.** Even if it might look like a real call, it can be faked.

**Never pay with a gift card,** wire transfer or cryptocurrency. If someone tells you to pay this way, it's a scam.

**Check with the real agency, person or company.** Don't use the phone number they give you. Look it up yourself. Then call to find out if they're trying to reach you—and why.

## Report and Share

Tell your bank and be sure to share these tips with friends and family.

Learn more at **ftc.gov/scamalerts** and **aba.com/consumers**.

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