



Reporting scams can help authorities better understand scams and how they are being done, which helps stop the scammers. Notifying Government agencies can protect others from a similar scam, increase public awareness and identify scams that can be thwarted and possibly prosecuted. Please review the resources available below for reporting and education:

- **Internet Crime Complaint Center (IC3):** will refer your complaint to appropriate Police Agency
<https://www.ic3.gov>
- **USA.GOV** (Report scams and ID Theft, Current Scams seen and preventive education)
<https://www.usa.gov/stop-scams-frauds>
- **Federal Trade Commission** (Networks with relevant Police Authorities)
<https://www.ftc.gov>
1-877-FTC-HELP
- **Ecommerce** (specialize in overseas scams)
<https://www.econsumer.gov>
- **Identitytheft.gov** (will help you formulate a personal recovery plan)
<https://identitytheft.gov>

WHAT ELSE SHOULD I DO?

The report of a scam that has damaged you financially can require credit protection and credit rebuild services. If you believe you have been scammed, the items listed below should be considered to proactively protect you from any future loss:

- Contact your Financial Institutions
- Change your passwords
- Alert the major credit bureaus, Equifax, Experian and TransUnion
- Review credit reports regularly
- Check Antivirus and Malware protection on your computers.
- Purchase Real Time credit monitoring services

Who We Are:

We are the Traverse City Police Department's Investigative Services Division. Among several specialties, we investigate Frauds, Scams and Identity Thefts which occur within the City Limits of Traverse City. Frauds, Scams and Identity Thefts are a nationwide epidemic and may not always be prosecuted within our jurisdiction.

Your complaint is important and the listed resources can be used to help ensure your complaint is documented and heard with an appropriate agency. Additionally, the listed resources contain Scam, Fraud and Identity Theft educational resources which we suggest you review.

Contact Us:

Emergency 911: Always call 911 for any

Emergency

Non-Emergency Reports: **231-922-4550**

TCPD Detective Bureau: **231-995-5012**

TCPD Tip Email: tcpdtips@traverscitymi.gov

TCPD Web: www.traverscitymi.gov/police.asp



TRAVERSE CITY POLICE
DEPARTMENT
851 Woodmere Ave.
Traverse City, MI 49686



Scam and Fraud Resources

**TRAVERSE CITY
POLICE
DEPARTMENT**

*Chief of Police
Jeffrey O'Brien*

EVIDENCE

Evidence you should collect if you've been scammed: (If applicable)

- Digital copies of email (do not edit or delete)
- Credit card receipts
- Credit card statements (Check regularly)
- Bank statements (Check regularly)
- Screenshots of suspicious transactions
- Canceled checks
- Mail envelopes and mail receipts
- Money order receipts
- Money wire receipts (such as Western Union)
- Pre-Paid card receipts including digital gift cards
- Envelopes and received packages (UPS, Fedex etc)
- Detailed phone records



Common Scams and Frauds to be aware of:

- **Banking:** recruits victims to cash fraudulent checks with their own banks and send money back to the scammer, usually unknowingly by the victim. Poses as a love interest or work at home business
- **Health:** scammers acquire your health insurance information and make claims in your name. Scammers also contact persons selling un-needed medical appliances.
- **Internet:** scammers disguise viruses and spyware in fraudulent websites and email attachments, often designed to capture your personal information
- **Mass Marketing:** Offers that are "too good to be true." Come in all forms, digital and physical. If it seems "too easy" or "too good to be true" it is probably a scam designed to acquire your money or personal information.
- **Postal Mail:** Nigerian Prince letters, Letters of phony inheritance, lottery winnings from another country, sweepstakes winnings, phony medical and health products, pyramid schemes among many, many others
- **Telemarketing:** Calls from persons selling Travel packages, credit card loans or rate changes, business pitches, charitable causes, extended car warranties, free trial offers, medical equipment among many, many others
- **Telephone:** Read your Phone Bill-occurs when your phone number is entered in fraudulent websites or sweepstakes and scammers add fake charges to your bill through your phone carrier. Ask your phone carrier to block 3rd party charges.
- **Phishing:** Scammers use fraudulent emails, texts or websites to get you to share your personal information with them.
- **Online Dating:** scammers create fake profiles to cultivate a "relationship" with victims, ultimately trying to obtain their personal information or get the victim to conduct money transactions for them.
- **Government Grant:** these are often scams promising Government Grant money in exchange for filing out a personal information form. Often through fraudulent emails and/or websites.
- **IRS Scams:** contacts victims with threat of IRS arrest if they do not pay. **IRS and Police Agencies NEVER** do this.
- **Tech Support Scam:** scammers call posing as Microsoft or another Computer technician, claiming there is a problem with your computer. Talk you through settings allowing them to remotely access your computer.

SCAM! ALERT!

WHAT CAN PUT ME AT RISK OF BEING A VICTIM?

- Careless Email review and opening of unknown attachments (always scan for viruses before opening)
- Involved in an "Online Dating Relationship" and frequent Dating Websites.
- Provide personal information over the phone to persons YOU didn't call
- Purchase items or services from solicitors over the phone or online
- Throw away personal documents without destroying them
- Provide any personal information to persons you don't know or trust
- Use social media for services or purchases with persons you do not know, even if they are "friends."
- Respond to sweepstakes and/or "too good to be true" deals and sales.
- Using public Wi-Fi while conducting online activities using personal and/or financial information.
- Use of computers without virus and malware protection
- Visit "untrusted" websites