Q: Why is this pandemic, or any disaster, such an opportunity for scammers and criminals?

A: Unfortunately, criminals are very opportunistic and don’t stop being criminal just because there is a pandemic. They see a vulnerable population out there that they can prey upon. People are scared and looking for help. People are trying to protect themselves and their families.

For example, people are looking for medical attention and medical equipment. They also may be unemployed and looking for work. There may be an extra level of desperation right now that may cause someone to make an emotional decision that could make them a victim.

Q: What are some of the most common fraud schemes you’re seeing?

A: Government Impersonators

One of the most prevalent schemes we’re seeing is government impersonators. Criminals are reaching out to people through social media, emails, or phone calls pretending to be from the government. In some cases, they try to convince someone that they need to provide money for COVID testing, financial relief, or medical equipment.

We are a very trusting society, but it’s important to know that the government will not reach out to you this way. If someone reaches out to you directly, and says they’re from the government, helping you with virus-related issues, it’s likely a scam. This “government” representative may be trying to use phishing or other techniques to hack your computer or get your personal information or money.

There have also been many reports of Police Impersonators making coronavirus-related traffic stops. These imposters stop vehicles and warn the drivers that they are violating travel restrictions. There are currently no travel restrictions, and if the officer who stops you is not wearing an official police uniform, you can always ask to speak with their supervisor.

Work-from-Home Fraud

People who are at home and out of work are vulnerable to work-from-home scams. If someone you don’t know contacts you and wants you to urgently pay them in return for a “job,” you are dealing with a criminal. Legitimate jobs will not ask you to pay them.

Investment Fraud

One of the most lucrative schemes for criminals is offering you an opportunity to invest in a cure or treatment for the virus. The purpose of these get-rich-quick schemes is simply to defraud the investor. Any offer like this should be treated with extreme caution.

Q: What potential scams should people be aware of regarding government financial benefits?

A: The government will not ask you for personal information to give you your financial benefits. If you receive an email, text message, or phone call claiming to help you get your benefits, do not respond.

If you are eligible to receive the benefits, your government check will be mailed to you or will be direct deposited into your bank account. (Note: The IRS has additional tips on how to avoid these types of scams.)

Q: What can people do to protect themselves from scammers?

A: Use extreme caution in online communication. For emails, verify who the sender is—criminals will sometimes change just one letter in an email address to make it look like one you know. Be very wary of attachments or links; hover your mouse over a link before clicking to see where it’s sending you.

In general, be suspicious of anyone offering you something that’s “too good to be true” or is a secret investment opportunity or medical advice. Seek out legitimate sources of information.