Scam Alerts - iTunes cards

From: Putnam County State Bank - To keep it from happening to you

An iTunes card is a gift card from Apple. The only place to use one of these cards is at the iTunes store. The only thing an iTunes card can purchase is online music, apps or books.

The scam works this way:

- The scammer calls impersonating an IRS agent, Government Grant officer, Friend of a relative, or the Relative.
- The scammer will try to scare you or promise you a big payout. Some of the tactics are: you owe back taxes to the IRS and you are going to be arrested, you have a grant coming to you but first you have to pay a small fee, your grandchild or other relative is in trouble and needs your help.
- The scammer says the only payment they will accept is an iTunes card and you have to read the code on the back of the card over the phone to them.
- Once the scammer has the code on the back of the card, they will take control of the value of the card. They can now use the code or sell it to someone else. Once the code is redeemed, you will not be able to get your money back.

What you need to be aware of:

- The IRS will not call you, will not email you, will not text you. They will send out notices to the address on your tax form. They do NOT accept iTunes cards as payment and will never tell you how you need to pay. Only after the IRS gets no response from their notices will they take action and there will be multiple notices.
- If you did not apply for a grant, chances are you not getting a grant. In the words of my mother, "If it sounds too good to be true, it is".
- Jails, bail bondsman, etc. do NOT accept iTunes cards.

What you need to do (How to respond):

- If someone calls saying they are from the IRS, do NOT do anything until you verify the information by calling the IRS yourself or handing the matter over to your tax preparer. The IRS toll free number is 800-829-1040.
- Write any details that the caller gives you (name and number of caller).
- If someone calls saying you are the winner of a grant and you did not apply for a grant, hang up.
- If you receive a call from a family member in distress, ask the caller a question that only the family member would know (e.g. a detail of a family event that someone who was not present could not know). Be very wary if the caller states they don't want anyone to know.

The aftermath:

- If you gave someone the code from an iTunes card and you now know it was a scam, call Apple Support immediately. Apple Support's telephone number is 1-800-275-2273. Tell them what happened and ask if the card can be disabled. Go back to the store where the card was purchased and talk to customer service
- Report it to the Federal Trade Commission https://www.ftccomplaintassistant.gov.
- Tell people you know about the call.