

Is it really your grandchild?

- A grandparent is a little bit parent, a little bit teacher, and a little bit best friend. ~Unknown

Grandparents would do almost anything to help their grandchildren. When a call is received from a frantic grandchild who is in "trouble", the grandparent wants to help in any way possible.

There have been reports in the county of scammers calling grandparents and posing as the grandchild. The grandchild is upset. They have been in an accident or stopped by the police. The police found drugs or alcohol and the grandchild was arrested. Now they need bail money and they need it as soon as possible. They are embarrassed and/or scared and don't want to get into trouble with their parents so they swear the grandparent to secrecy.

Scammers will use a variety of tricks to get you to send them money. The first trick is convincingly impersonating your loved one. It is surprisingly easy to impersonate someone. Social networking sites (ie. Facebook) makes it very easy to gather personal and family information on anyone. Scammers also hack into email accounts and can spoof the telephone numbers of family members. The caller doesn't sound like your grandchild? Scammers have used the excuse of having a broken nose, having a terrible cold, etc.

The next trick is the emotional one. Scammers use your love and concern to outweigh your skepticism. "Please help me, grandma", "I love you, grandpa" are two of their favorite lines to tug at the heart strings.

Scammers will ask for complete secrecy. They do not want you to check out their story and find out they are imposters. Grandparents often do not realize they have been scammed until days later, when they speak to their grandchild or other family member who knows nothing about the "emergency".

Scammers use pressure techniques to round out their bag of tricks. They want you to act immediately by wiring money or purchasing prepaid cards or gift cards. They want to get to your money before you realize you have been scammed. They want

you to wire money because it is like sending cash, once it's gone, you can't get it back. When scammers ask you to purchase prepaid cards or gift cards, they will ask for the numbers on the back. Once they have these numbers, you cannot get your money back.

If you receive one of these calls:

- Resist the urge to act immediately, no matter how horrible or dramatic the story is.
- Verify the person's identity by asking questions that a stranger couldn't possibly answer. Consider creating a code word or password to use in emergency situations. Do NOT share the word outside of the family.
- Call the grandchild back on a number you know to be correct (even if the caller says the phone cannot be accessed)
- Check with other members of the family to see if the story is correct even though you have been sworn to secrecy.
- DO NOT wire money or send a check or money order by overnight delivery or courier.
- DO NOT buy prepaid cards or gift cards.
- Although it could be embarrassing for you, tell your family, friends, neighbors or acquaintances what happened. Sharing what you know can help protect someone who you know from a scam.
- Report possible fraud at [FTC.gov/complaint](https://www.ftc.gov/complaint) or by calling 1-877-FTC-HELP. Also file a complaint with the Missouri Attorney General at:
<https://www.ago.mo.gov/app/consumercomplaint>