

# Identity Fraud eNewsletter

Winter Edition 2013



## Mobile Spam a Growing Concern

"Congratulations, you're a winner!" Every day, about 45 million spam text messages are sent to mobile phones in the U.S. alone. These messages range from such things as free gift cards and cheap meds to urgent bank account problems. It's estimated that at least 70% of all mobile phone text spam is designed to defraud you in some way, according to a study by [Cloudmark](#), a company that makes anti-spam software.



Spam in text messages may try to guide you to shady websites that will install malware on your phone or may urge you to dial a phone number where your personal and financial information is solicited. In 2012, mobile phone spam tripled compared with 2011 levels, while email-delivered spam continues to drop, following an 82% decrease last year. Why? Mobile phone users are three times more likely than computer users to respond to spam because they always have their mobile phone with them, and they tend to answer it more impulsively. But here are a few ways you can protect yourself:

- Ignore instructions to text "STOP" or "NO" to prevent future texts. This is a common ploy by scammers to confirm they have a live, active contact for more mobile phone spam. Never dial call-back numbers either.
- Forward the texts to 7726 (SPAM on most keypads). This will alert your mobile phone carrier to block future texts from those numbers.
- Never store credit card or account log-in information in emails or notes on your mobile phone.

For additional ways to protect yourself from spam text messages, read more at [AARP](#).

---

## Door-to-Door Sales Scams

Door-to-door scams are among the most common crimes against people 60 and older. That's because retirement-age folks are more likely to be home to answer the door during the day, and when scammed, they're less likely to report it to police or other authorities. No matter what your age, keep an eye out for these common forms of front-door fraud.



1. **Magazine subscription sales.** You answer your door and there's a solicitor asking you to subscribe to magazines and pay with a credit card or check. Often described as a fundraiser for a local school, you're told it's a bargain, but these rates are often three times what you'd normally pay, and even then the magazines may never arrive.
2. **"Free" energy audits.** Just as winter heating season is in full force, self-described utility-company workers show up at your door unannounced, saying they've come to conduct a gratis inspection to see how much energy your home wastes. Once inside, they may try to steal, especially if they've come as a pair; one diverts you while the other scoops up valuables. So unless your utility company has asked you, in advance, if you want an audit, assume it's a scam.
3. **Outdoor home maintenance.** Whether they're offering roof repairs or driveway recoating,

handymen hustlers proliferate in the fall and winter. The most notorious are "woodchucks," who get their name for their frequent initial pitch to prune your trees before winter snowfalls. While other fast-buck fraudsters come and go quickly, woodchucks prefer to stick around, finding one "necessary repair" after another to continue your financial hemorrhaging. Most good contractors are too busy to seek business at your front door.

There are even [more door-to-door scams](#), but the bottom line for these type cons are when in doubt, keep strangers out. You're under no obligation even to answer the doorbell. Remember, it's better to be rude than scammed. Legitimate door-to-door vendors, including those collecting for charities, will usually have leave-behind materials for you to review. With a phone call or Internet search, you can judge whether the outfit's legitimate.

Lastly, if you buy from a door-to-door seller and quickly regret it, know that federal law allows you three business days to cancel and get a full refund on most purchases of \$25 or more that are made in your home. Please click [here](#) for more information from the FTC regarding this federal law.

Bellco Credit Union  
7600 East Orchard Road, Suite 400N  
Greenwood Village, CO 80111  
303-689-7800 or 1-800-BELLCO1



**Federally Insured by NCUA**

The sites linked here are not under Bellco's control, and Bellco makes no claim or representation regarding, and accepts no responsibility for, the quality, content, nature or reliability of sites accessible by hyperlink from this e-mail. We provide these links to you as a convenience, and the inclusion of a link does not imply affiliation, endorsement, or adoption by Bellco of the site or any information contained therein. Be aware that our terms and policies do not govern these other sites, and, therefore, you should review the terms and policies, including privacy and data gathering practices, of the linked site.

[Bellco Website](#) | [Remove me from this list](#) | [Privacy Policy](#)