



# **DON'T BE A VICTIM**

**SCAMS, FRAUDS, AND SWINDLES: THE GRANDPARENT SCHEME**



**In 2020 the Chesterfield Police  
Department investigated 45 reports  
concerning scams and frauds  
totaling over \$1.5 MILLION in losses**



**The following slides discuss  
one of the many scams  
Chesterfield residents have  
fallen victim to**

**This episode:  
THE GRANDPARENT SCAM**





# **THE GRANDPARENT SCAM...**

**-In this scam, the scammer will contact the victim via telephone. They will identify themselves as someone in Law Enforcement. Usually give a name and badge number to sound Official and tell the victim their Grandchild is in some sort of trouble.**

**-Another variant is someone will call stating they are the victim's Grandchild and they have been arrested/ in an accident/ kidnapped/ etc.**

**- The suspect usually has some basic information of the Grandchild to make the story more believable**

**-The suspect will demand payment be made for bail, medical expenses, ransom, etc.**



# THE GRANDPARENT SCAM (CONT.)

- The suspect will provide email addresses and phone numbers for correspondence .**
- The suspect will provide routing numbers, bank account numbers, addresses and even a courier service if needed for the victim to use to transfer money**
- They may require the victim to purchase gift cards and read the cards activation codes over the phone.**
- Once a “payment” is made, the suspect will all of a sudden require additional payments. This will continue until the victim realizes it’s a scam or runs out of money**





# THE GRANDPARENT SCAM (CONT.)

- While the addresses, telephone numbers, and email addresses may seem legitimate, they are not**
- The phone numbers and email addresses are virtually impossible to trace**
- The physical addresses are specifically selected by the suspect for a reason. It may be another unknowing victim, an empty building, etc. These leads usually don't pan out**
- By the time a suspicious bank account is noticed, all of the ill-gotten money has been transferred out of it. Usually to accounts outside of the United States**



# THE GRANDPARENT SCAM (CONT.)

## WHAT CAN YOU DO?

- **Don't answer the phone if you don't recognize the phone number**
- **If you do answer and someone claiming to be your grandchild says they are in trouble, hang up and call a trusted friend or family member who can verify this. Call your local Law Enforcement Agency. They can verify these claims too.**
- **A legitimate Law Enforcement Agency is NEVER going to call you demanding bail payment over the phone and they will never have you wire money, pay in gift cards, or give you a bank account to deposit money into**
- **No matter what the person on the other side says, you CAN stop communicating with them**



# THE GRANDPARENT SCAM (CONT.)

## What can you do (continued...)

- **There is almost zero chance your grandchild is or ever will be in the situation the suspect caller claims they are in.**
- **If it doesn't seem right, it probably isn't. Trust your instincts; verify facts**
- **These suspects can sound convincing. Don't be intimidated/ think logically and not emotionally**
- **No legitimate agency will ever demand the type of payments the suspects "require"**
- **Once the money is out of your account, you will NOT see it again**





# THE GRANDPARENT SCAM

- **If you feel you have been a victim of fraud, contact your local police department for guidance or help.**